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# REPORT

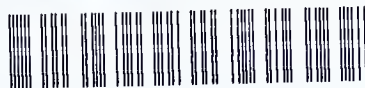
OF THE

## Mothers' Assistance Fund

TO THE

General Assembly of Pennsylvania

1926



03-48-075-3

Commonwealth of Pennsylvania  
**DEPARTMENT OF WELFARE**  
HARRISBURG





LETTER OF TRANSMITTAL

---

ELLEN C. POTTER, M. D.,  
SECRETARY OF WELFARE,  
HARRISBURG, PENNSYLVANIA.

Dear Dr. Potter:

As is required by the Mothers' Assistance Fund Law (1919 P. L. 893, Section 18) there is herewith transmitted the biennial report of the Mothers' Assistance Fund to the General Assembly of Pennsylvania.

Respectfully submitted,

MARY F. BOGUE

*State Supervisor*

*Mothers' Assistance Fund.*

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# A SUMMARY

## OF THE PRINCIPAL FACTS AND RECOMMENDATIONS CONTAINED IN THIS REPORT

1. Mothers' Assistance is an investment in future citizenship. Mothers' Assistance makes the State a partner with the widowed mother in the greatest job on earth—the job of rearing a family of little children.

2. Fifty-six counties are organized under the Mothers' Assistance Law; twenty-three have full-time paid workers; six have part-time paid workers; twenty-seven have no paid workers.

3. The State appropriation for the biennium 1925-27 was \$1,750,000. The State appropriation is matched dollar for dollar by the various counties. During a typical month, May 1926, grants aggregating \$126,044 were paid to 3481 families with 11,826 children under sixteen.

4. Mothers' Assistance is blocked in doing the job that needs to be done in Pennsylvania because the *present appropriation is wholly inadequate to the needs*. The inadequate appropriation creates two difficulties: (1) a long waiting list, and (2) grants which are inadequate to the minimum needs of families.

5. On May 31, 1926, when about 3,500 families were receiving grants, *2,400 other families, equally eligible, were on the waiting list*. Many of them must wait more than a year and a half before receiving the grant, however desperate their needs may be.

6. In regard to present Mothers' Assistants grants, a recent statistical study of the sources of income of 2,404 Mothers' Assistance families (sixty-six per cent of the total number) in nineteen different counties reveals the following facts:

- a. Mothers' Assistance families raise 57 per cent of their incomes through earnings of the mothers and older children, boarders, lodgers, etc. The Mothers' Assistance Fund supplies only 39 per cent of the incomes. Four per cent comes from unions, lodges, charitable relief, etc.
- b. *The average monthly grant is only 70 per cent adequate to the minimum needs of the family.*
- c. Inadequate grants mean, in many cases, an actual lack of food, clothing, or coal. Sometimes the mother overworks or a child leaves school, or the health of the mother breaks through constant worry. Children may become sick or delinquent for lack of care.
- d. In over half of the families studied larger grants were imperatively needed. In many cases the present maximum grant allowed by law was wholly inadequate to the minimum needs of the families.

7. *The Mothers' Assistance Fund urgently needs a State appropriation of four million dollars for the biennium 1927-1929, in order to clear up the waiting list and make grants adequate to the minimum needs of the families. The exact figures are:*

To care adequately for the families on the "Waiting List" .....	\$1,570,440
To care adequately for the families now receiving aid .....	2,202,876
<hr/>	
Total need for families .....	\$3,773,316
For administration including state office .....	474,257
<hr/>	
Total amount needed .....	\$4,247,573

8. It is earnestly recommended that the Mothers' Assistance Act be amended so that the present rigid maximum grant may be abolished and that the principle may be established that each grant shall be made in accordance with a minimum amount necessary for healthful living, taking into consideration the resources within the family.



# REPORT OF THE MOTHERS' ASSISTANCE FUND, 1926

TO THE MEMBERS OF THE GENERAL ASSEMBLY OF PENNSYLVANIA:

In accordance with the Mothers' Assistance Fund Law (1919 P. L. No. 893, Section 18) the State Supervisor herewith presents "a detailed report of the number of beneficiaries, the amount expended, and the advantages and disadvantages of the system, with recommendations for improvement."

## I. THE PRESENT STATUS OF THE WORK IN THE COUNTIES

### A. COUNTIES OPERATING UNDER THE LAW

The counties now organized under the Mothers' Assistance Law number 56. One new county, Tioga, took advantage of the Fund during the biennium. Ninety-seven and eight tenths per cent of the population of the state live in counties which have accepted the benefits of the law.

### B. FUNDAMENTALS OF MOTHERS' ASSISTANCE WORK

The monthly grant helps to provide the raw materials of food, clothing and shelter. The aim of Mothers' Assistance is to transmute these raw materials into mother care, health, education, and a home environment suited to the building of character. The state thus becomes a partner with the mother in the greatest job on earth, the job of rearing a family. In order to achieve practical results this necessitates at least one monthly visit to every family, follow-up of the children's school progress, attention to the work of mothers and older children, consideration of wholesome amusements, of the religious life of the family, and of morale and good fellowship within the home. More care than ever before is being given to the correction of physical defects and in nearly half of the counties a thorough physical examination is made of each child (and in some of each mother as well) when the grant is made in order to insure a foundation of physical health. Many boards during the last biennium have laid special stress on the promotion of good health habits, on instruction in diet and homemaking, and have distributed to the mothers under their care such pamphlets as, "Child Management"—United States Children's Bureau Bulletin No. 143; "Habit Training for Children"—Published by the National Committee for Mental Hygiene, Inc., 370 Seventh Avenue, New York City; "Food for the Family"—Published by the Bureau of Nutrition, Association for Improving the Conditions of the Poor, 105 East 22nd Street, New York City; "Diet for the School Child"—Published by the Government Printing Office, Washington, D. C.

It is because of the need for service as well as for financial aid to the assisted families that the Legislature wisely placed the administration of the Fund in the hands of women trustees and provided also for the minimum expenditures necessary for skilled, paid service. The law allows 10 per cent of the appropriation to any

county to be used for administration. This takes care of salaries, stenographic work, office supplies and all traveling expenses of the workers and the trustees.

The task of "helping mothers to bring up citizens" requires skilled supervision and the boards properly, therefore, must give the greatest care to the selection of workers endowed by nature with loving kindness and common sense, and fitted by previous training and experience for this responsibility.

At the date of writing this report (September 22, 1926) one or more workers are employed on full time in twenty-three counties. In five fifth class counties, Franklin, Bucks, Lycoming, Cumberland, and Carbon, and in one sixth class county, Adams, part time workers are employed. In other fifth class counties workers will undoubtedly be employed within the coming year.

In two fourth class counties, skilled workers are taking the place of untrained workers, and in two other fourth class counties, workers formerly on part time are now on full or nearly full time.

The Philadelphia Board of Trustees in its report\* to the General Assembly for 1916 describes the work of supervision as follows: "Observation of the results of the Mothers' Assistance Fund work in Philadelphia County shows the value of supervision in the family welfare to be second only, or quite on a par with, the value of the money grant itself. In many respects this is true in what may be called normal times—when things are going as they should with the family—health satisfactory; school records gratifying; wage earnings, if any, regular; hours and character of employment suitable. But, in emergencies, which may come suddenly at any hour, the visitor is an invaluable resource. Her usefulness is, in the main, two-fold: first, she puts her knowledge and skill directly into the conduct of the family life—what to eat, how to cook, cleanliness and courtesy, personal hygiene and sanitation, household accounting and budget management, where to live and in what kind of a house, why not to keep men lodgers or boarders, how to manage difficult children and overcome tendencies to truancy, etc., how to plan for part time wage earning, without sacrificing the home life—countless details are discussed and help given in decisions; in the second place, the visitor serves as a scout for the family seeking out advantages for its members among the resources of the community. Interests are fostered and connections made which enrich life at little or no money expense—playgrounds, 'Country Week,' clubs, settlement houses, libraries, hospitals, sanatoria, dental and health clinics, etc.

"In short, the visitor is the guide and friendly counsellor in the home life, and in a sense, the agent or attorney for the family in its relation to the larger community, linking up the members of the family with educational and social opportunities, with health and correctional agencies, with recreational and industrial advantages. In a highly developed urban community such services multiply many-fold the value of the money grants."

So evident has the need for skilled service become to the boards of trustees that they are giving every opportunity to their workers to take advantage of short intensive study courses such as are offered at schools of social work and for the last two years in conjunction with the Pennsylvania Conference on Social Welfare. In the twenty-

\*Report of the Mothers' Assistance Fund, 1916, p. 43.



nine counties of the state where paid workers are employed there remain only five counties whose workers have not been skilled when they came to the Mothers' Assistance Fund, or have not worked under the skilled supervision of executives as in Philadelphia and Allegheny Counties, or have not enrolled in a summer course, an institute, or undertaken work in another Mothers' Assistance office for a short period for the purpose of learning good methods of work. In seven counties during the last biennium the workers have taken some special training, either in the summer school of the Pennsylvania School of Social and Health Work or in the institute on family work conducted by the Pennsylvania Conference on Social Welfare. Three trustees from three different counties also took advantage of this institute. The State Supervisor conducted a three day institute for the paid workers of the Fund following the sessions of the Pennsylvania Conference on Social Welfare in Lock Haven, April 18, 19 and 20, 1925, which was attended by thirty-four workers and two trustees. Similar institutes have been requested by the trustees and will be conducted during the coming year.

In twenty-seven of the fifty-six organized counties the trustees are still doing the work of investigation and supervision of families without any paid help or with only a little paid stenographic or clerical service. In a few of the counties because of the relatively small number of beneficiaries, their geographical distribution, and the leisure time at the disposal of the trustees, the boards are able to give close and careful friendly service. However, in the majority of the fifth and sixth class counties (counties with a population of from 25,000 to 100,000) the part time service of a paid worker is very greatly needed to insure high standards of care.

The personnel of the boards has never been higher and the trustees continue to give the same painstaking care and devotion both to the application of standards and to the intimate details that concern the lives of mothers and children under their care. It is because of their individual personal efforts, their open-minded, earnest endeavor constantly to improve their service, their wholehearted zeal for positive results that the administration of Mothers' Assistance in Pennsylvania ranks so high.

It cannot be too strongly emphasized that the unpaid volunteer service of the 392 trustees of the Mothers' Assistance Fund is one of the most unique and extraordinary contributions to government that exists in this country today.

#### C. STATE APPROPRIATION AND COUNTY APPORTIONMENTS, JUNE 1, 1925 TO MAY 31, 1927

The Legislature of 1925 appropriated \$1,750,000 for the Mothers' Assistance Fund, a sum identical with the appropriation of the previous biennium. After deducting \$36,000 for the administration of the state office there remained \$1,714,000 to be apportioned among the counties according to the same classification as applied during the previous biennium.

The law further provides that at the beginning of the second fiscal year, the apportionments set aside for the unorganized counties, shall revert to the organized counties on a basis not to exceed 25 per cent of the state apportionments to the counties for a two year period, pro-

viding the county commissioners match this "surplus fund." The sum available for this purpose becomes smaller at each biennial period as new counties organize. There was thus available for the present fiscal year from the "surplus fund" only 1.9 per cent of the state appropriation to be reapportioned among the organized counties. The following table shows the state and county apportionments to the counties for the first and second fiscal years:

#### D. WHAT HAS BEEN DONE WITH THE APPROPRIATION IN TERMS OF ALLOWANCES TO FAMILIES AND CHILDREN

The appropriation of \$1,750,000 for the present biennium was identical with the sum appropriated two years ago.

The biennial fluctuation in the number of families which can be accepted by the Fund, due to the merging of the surplus from the unorganized counties in the second year of the biennium, made it necessary to discontinue or to reduce grants to a larger number of families than usual, and as all grants represent the minimum and some much less than the minimum necessary to insure the necessities of life this curtailment was at the sacrifice of fundamental essentials required for the care of the children in these families.

Tables II and III show, by counties, the amounts granted, the number of families and children aided and the average grants per family and per child for the month of May 1925, the last month of the previous biennium when the funds available were the largest in the history of the Mothers' Assistance Fund and for the month of May 1926 when the amounts were reduced to conform to the budget for the present biennium. These tables show the reduction in amounts granted to families and children assisted and the average grant per family and per child.

Table IV shows the number of families receiving aid May 31, 1924, the number of new families granted aid during the two year period June 1, 1924 to May 31, 1926, the number of grants cancelled for the same period and the number receiving aid May 31, 1926.

TABLE I. COUNTY APPORTIONMENTS INCLUDING ONE AND NINE-TENTHS PER CENT EXTRA ALLOTMENT SECOND FISCAL YEAR FROM FUNDS REVERTING FROM UNORGANIZED COUNTIES  
(Organized Counties in Capitals)

CLASS	Yearly Budget	Fund: Office:	Per Year	Per Month
I. PHILADELPHIA ----- (With 1.9% Allotment)	\$411,360.00	Fund: Office:	\$370,224.00 41,136.00	\$30,852.00 3,428.00
	426,991.68		384,292.52 42,699.16	32,024.37 3,558.26
II. ALLEGHENY ----- (With 1.9% Allotment)	274,240.00	Fund: Office:	246,816.00 27,424.00	20,568.00 2,285.33
	284,661.12		256,195.01 28,466.11	21,349.58 2,372.17
III. BERKS, LACKAWANNA, LUZERNE, SCHUYLKILL, WEST-MORELAND ----- (With 1.9% Allotment)	65,132.00	Fund: Office:	56,618.80 6,513.20	4,884.90 542.76
	67,607.02		60,846.32 6,760.70	5,070.52 563.39
IV. BEAVER, BLAIR, CAMBRIA, CHESTER, OLEARFIELD, DAUPHIN, DELAWARE, FRIE, FAYETTE, LANCASTER, LEHIGH, MONTGOMERY, NORTHAMPTON, NORTHUMBERLAND, WASHINGTON, YORK ----- (With 1.9% Allotment)	27,832.50	Fund: Office:	25,067.95 2,765.25	2,088.93 232.19
	28,910.90		26,019.81 2,891.09	2,168.31 240.92
V. ARMSTRONG, BRADFORD, BUCKS, BUTLER, CARBON, CRAWFORD, CUMBERLAND, FRANKLIN, INDIANA, JEFFERSON, LAWRENCE, LEBANON, LYCOMING, MERCER, SOMERSET, VENANGO ----- (With 1.9% Allotment)	9,641.25	Fund: Office:	8,677.13 964.12	723.09 80.34
	10,007.61		9,006.85 1,000.76	750.57 83.39
VI. ADAMS, BEDFORD, CENTRE, CLARION, CLINTON, COLUMBIA, ERIE, GREENE, HUNTINGDON, MCKEAN, MIFLIN, SUSQUEHANNA, TIOGA, WARREN, Wayne ----- (With 1.9% Allotment)	4,856.33	Fund: Office:	4,370.70 485.63	364.22 40.46
	5,040.87		4,536.79 504.00	378.06 42.00
VII. Cameron, Forest, Fulton, JUNIATA, MONROE, MONTGOMERY, Perry, Pike, POTTER, Snyder, Sullivan, UNION, Wyoming ----- (With 1.9% Allotment)	2,307.31	Fund: Office:	2,076.58 230.73	173.04 19.22
	2,394.99		2,155.50 239.49	179.62 19.95

TABLE II. AMOUNT GRANTED (STATE AND COUNTY) ; NUMBER OF FAMILIES AND CHILDREN UNDER 16 AIDED ; AVERAGE GRANT PER FAMILY AND PER CHILD UNDER 16 PER MONTH OF MAY 1925

	Total Amount Granted	Number of Families	Number of Children Under 16	Average Grant per Family	Average Grant Per Child Under 16
I. Philadelphia -----	\$39,311	972	3,400	\$40.44	\$11.56
II. Allegheny -----	24,764	605	2,084	40.93	11.88
III. Berks -----	3,957	97	343	40.79	11.54
Lackawanna -----	6,410	171	511	37.49	12.54
Luzerne -----	5,824	145	568	40.17	10.25
Schuylkill -----	6,956	179	607	38.86	11.46
Westmoreland -----	6,571	158	561	41.59	11.71
IV. Beaver -----	2,520	58	197	43.45	12.79
Blair -----	2,772	81	252	34.22	11.00
Cambria -----	2,980	73	285	40.82	10.46
Chester -----	2,764	79	246	34.99	11.24
Clearfield, -----	2,650	58	211	45.69	12.56
Dauphin -----	2,482	67	204	37.04	12.17
Delaware -----	2,597	55	197	43.58	12.17
Erie -----	2,509	62	223	40.47	11.25
Fayette -----	2,593	63	234	41.16	11.18
Lancaster -----	2,395	56	193	42.77	12.41
Lehigh -----	2,625	55	223	47.73	11.77
Montgomery -----	2,503	60	202	41.72	12.39
Northampton -----	2,632	61	213	43.15	12.36
Northumberland -----	2,671	68	281	39.28	9.51
Washington -----	2,738	66	225	41.48	12.17
York -----	2,864	70	241	40.91	11.88
V. Armstrong -----	1,285	34	121	37.79	10.62
Bradford -----	1,240	27	106	45.93	11.70
Bucks -----	1,285	30	116	42.83	11.05
Butler -----	925	25	86	37.00	10.76
Carbon -----	1,450	33	115	43.94	12.61
Crawford -----	\$15	33	99	24.70	8.23
Cumberland -----	1,145	34	95	33.68	12.05
Franklin -----	1,140	28	100	40.71	11.40
Indiana -----	945	29	109	32.59	8.67
Jefferson -----	1,505	39	128	38.59	11.76
Lawrence -----	1,010	38	118	26.53	8.56
Lebanon -----	528	17	60	31.65	8.97
Itycoming -----	1,500	29	101	41.38	11.88
Mercer -----	1,289	35	118	36.83	10.92
Somerset -----	1,610	36	136	45.56	12.06
Venango -----	1,241	32	100	38.78	12.41
VI. Adams -----	805	9	25	33.89	10.52
Bedford -----	596	16	58	27.95	10.28
Centre -----	524	20	63	26.20	8.32
Clarion -----	450	11	41	40.91	10.98
Clinton -----	900	23	70	39.13	12.86
Columbia -----	535	14	43	38.21	12.44
Greene -----	670	16	51	41.88	13.14
Huntingdon -----	660	18	58	36.67	11.38
McKean -----	560	16	46	35.00	12.17
Susquehanna -----	710	16	55	44.38	12.91
Warren -----	550	12	46	45.83	11.96
VII. Juniata -----	260	7	19	37.14	13.68
Monroe -----	370	10	30	37.00	12.33
Montour -----	230	6	19	38.33	12.11
Potter -----	416	13	43	32.00	9.67
Union -----	266	8	17	33.25	15.65
Totals -----	\$162,543	4,073	14,097	\$39.91	\$11.53



TABLE III. AMOUNT GRANTED (STATE AND COUNTY); NUMBER OF FAMILIES AND CHILDREN UNDER 16 AIDED; AVERAGE GRANT PER FAMILY AND PER CHILD UNDER 16 FOR MONTH OF MAY 1926

	Total Amount Granted	Number of Families	Number of Children Under 16	Average Grant per Family	Average Grant Per Child Under 16
I. Philadelphia -----	\$30,429	760	2,647	\$40.04	\$11.50
II. Allegheny -----	20,582	516	1,768	39.89	11.64
III. Berks -----	4,516	116	384	38.93	11.76
Lackawanna -----	4,860	151	411	32.19	11.82
Luzerne -----	4,980	129	491	38.60	10.14
Schuylkill -----	4,893	150	512	32.62	9.53
Westmoreland -----	5,056	146	488	34.63	10.36
IV. Beaver -----	2,000	50	162	40.00	12.35
Blair -----	2,239	61	197	36.70	11.37
Cambria -----	2,075	59	234	35.17	8.87
Chester -----	2,165	66	207	32.80	10.46
Clearfield -----	2,250	58	203	38.79	11.08
Dauphin -----	2,106	65	193	32.40	10.91
Delaware -----	2,015	50	170	40.30	11.85
Erie -----	2,090	55	195	38.00	10.72
Fayette -----	2,100	52	188	40.38	11.17
Lancaster -----	2,022	49	167	41.27	12.11
Lehigh -----	1,889	44	174	42.93	10.86
Montgomery -----	2,150	52	194	41.35	11.03
Northampton -----	2,020	52	167	38.85	12.10
Northumberland -----	2,109	58	237	36.36	8.90
Washington -----	2,124	55	196	38.62	10.84
York -----	2,004	51	187	39.29	10.72
V. Armstrong -----	735	28	98	26.25	7.50
Bradford -----	775	26	96	29.81	8.07
Bucks -----	760	26	101	29.23	7.53
Butler -----	684	24	82	28.50	8.31
Carbon -----	745	24	82	31.04	9.09
Crawford -----	723	35	91	20.66	7.95
Cumberland -----	695	29	68	23.97	10.22
Franklin -----	770	25	83	30.80	9.28
Indiana -----	810	25	90	32.40	9.00
Jefferson -----	774	35	109	22.11	7.10
Lawrence -----	585	37	106	15.81	5.52
Lebanon -----	598	18	74	33.22	8.08
Lycoming -----	765	26	88	29.42	8.69
Mercer -----	775	28	87	27.69	8.91
Somerset -----	730	27	104	27.04	7.02
Venango -----	800	30	92	28.67	9.35
VI. Adams -----	350	12	31	29.17	11.29
Bedford -----	382	14	50	27.29	7.64
Centre -----	400	19	55	21.05	7.27
Clarion -----	360	10	35	26.00	10.29
Clinton -----	364	16	50	22.75	7.28
Columbia -----	410	13	41	31.54	10.00
Greene -----	415	11	41	37.73	10.12
Huntingdon -----	419	16	51	26.19	8.22
McKean -----	365	15	43	24.33	8.49
Susquehanna -----	370	12	42	30.83	8.81
Tioga -----	480	13	37	36.92	12.97
Warren -----	390	10	42	39.00	9.29
VII. Juniata -----	165	7	16	23.57	10.31
Monroe -----	170	5	17	34.00	10.00
Montour -----	188	5	15	37.60	12.53
Potter -----	171	7	17	24.43	10.06
Union -----	187	8	20	23.38	9.35
Total -----	\$126,044	3481	11,826	\$36.21	\$10.66

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TABLE IV. NUMBER OF FAMILIES AIDED; NEW AND CANCELLED GRANTS FOR THE  
TWO YEAR PERIOD JUNE 1, 1924 TO MAY 31, 1926

Class	Counties	Number of Families Receiving Aid May 31, 1924	Number of New Families Granted Aid June 1, 1924- May 31, 1926	Number of Grants Can- celled Between June 1, 1924- May 31, 1926	Number of Families Receiving Aid May 31, 1926
I.	Philadelphia -----	860	383	483	760
II.	Allegheny -----	482	260	226	516
III.	Berks -----	80	54	27	116
	Lackawanna -----	170	76	35	151
	Luzerne -----	132	47	50	129
	Schuylkill -----	141	70	61	150
	Westmoreland -----	139	42	35	146
IV.	Beaver -----	56	24	24	50
	Blair -----	67	31	37	61
	Cambria -----	56	39	36	59
	Chester -----	69	28	31	66
	Clearfield -----	50	17	9	58
	Dauphin -----	59	21	15	65
	Delaware -----	49	11	10	50
	Erie -----	56	17	18	55
	Fayette -----	59	16	23	52
	Lancaster -----	52	10	13	49
	Lehigh -----	40	19	15	44
	Montgomery -----	58	23	29	52
	Northampton -----	42	21	12	52
	Northumberland -----	64	22	28	58
	Washington -----	46	33	24	55
	York -----	54	29	32	51
V.	Armstrong -----	11	27	10	28
	Bradford -----	24	12	10	26
	Bucks -----	21	18	13	26
	Butler -----	20	9	5	24
	Carbon -----	3	32	11	24
	Crawford -----	33	15	13	35
	Cumberland -----	27	11	9	29
	Franklin -----	20	11	6	25
	Indiana -----	25	9	9	25
	Jefferson -----	31	11	7	35
	Lawrence -----	31	17	11	27
	Lebanon -----	13	13	8	18
	Lycoming -----	20	16	10	26
	Mercer -----	31	12	15	28
	Somerset -----	22	14	9	27
	Venango -----	28	11	9	30
VI.	Adams -----	9	6	3	12
	Bedford -----	9	10	5	14
	Centre -----	13	7	1	19
	Clarion -----	9	3	2	10
	Clinton -----	20	4	8	16
	Columbia -----	13	7	7	12
	Greene -----	12	6	7	11
	Huntingdon -----	12	9	5	16
	McKean -----	13	7	5	15
	Susquehanna -----	1	19	8	12
	Tioga -----	0	13	0	13
	Warren -----	3	10	3	10
VII.	Juniata -----	6	4	3	7
	Monroe -----	4	7	6	5
	Montour -----	6	0	1	5
	Potter -----	16	5	8	7
	Union -----	4	6	2	8
	Total -----	3,389	1,594	1,502	3,481

## II. DIFFICULTIES IN THE ADMINISTRATION OF MOTHERS' ASSISTANCE IN PENNSYLVANIA.

### A. THE THREE-FOLD NATURE OF THE PROBLEM

The difficulties in the administration of Mothers' Assistance in Pennsylvania arise for the most part from the totally inadequate appropriation large though it is actually. The Mothers' Assistance law was passed in 1913. The thirteen years during which it has been in operation have clearly demonstrated that the assumption by the state of the care of its dependent, fatherless children is valid in principle and practicable in application. Forty-two states have similar laws on their statute books. But from the beginning in Pennsylvania no serious attempt has been made to provide funds sufficient to meet the full need. The problems growing out of the small appropriations are referable to three groups of families with dependent children:

#### 1. The Active List

There are 3,451 families now receiving assistance for whom the state has already accepted the responsibility, but for many of whom the maximum grant (supplemented by family earnings) is inadequate to provide the necessities of life.

#### 2. The Waiting List

There are 2,464 families on the waiting list; some of these families applied two years ago and all of them are just as eligible to assistance as those receiving aid, but there are "no funds."

#### 3. Dependent Children in Need of Home Care Not Now Eligible to Assistance

There are other types of families not now eligible under the law, but just as greatly in need of state aid and protection, such as children whose fathers are in a state hospital for tuberculosis or are otherwise physically incapacitated; children whose fathers are in prison or who have deserted; or children both of whose parents are dead for whom a grandmother would make a home were she eligible for help in their support.

The boards of trustees are still confronted with a cruel dilemma as to the disposition of the appropriation. They can never forget the just claims of the families on the waiting list; they are haunted with the pictures of these broken homes, or of mothers who are overworked, distracted with care and worry and breaking visibly day by day; they are no less concerned about those families now receiving maximum assistance which is insufficient (even though supplemented by family earnings) to buy the minimum necessities of life; where the trend of family care is going steadily down; where the children are neglected because the mother must work full time for wages; or where children 14 and 15 must be taken from school to work for wages when with a few years more of educational opportunities they would become better qualified for positions of responsibility and less likely to become dependent in the future; and they are also deeply concerned over the future development of Mothers' Assistance: is it to be in keeping with the needs and demands of the time and the forward trend in other states? That is, shall Mothers'



Assistance become so broadened in scope as to give nurture and care to all dependent children who can be kept in their own homes?

It is impossible to consider the claims of any one group alone because they all relate to the cost of care in terms of money. One trustee may emphasize the defeated purpose of the law in the low maximum grants; while another points to the mothers waiting with no help at all; while still a third is especially concerned over the wife of a man in a state hospital for tuberculosis who has not even the hope of help unless her husband dies. No real solution can come to one group until a solution is found for the entire problem, a solution which is only to be found through an adequate appropriation.

#### B. THE NEED DEMONSTRATED BY EARLIER STUDIES

Attention has been called to these facts in all the previous reports of the boards of trustees and of the state supervisors to the General Assembly. The body of evidence which is presented in this report only crystallizes in accessible and incontrovertible form the findings of former reports and the daily experience of the trustees.

Since Philadelphia is the largest city in the state the Philadelphia Board of Trustees has perhaps felt peculiarly responsible for pioneering in the work of fact-finding and of presenting data to the Legislature as a demonstration of what was being accomplished and of the needs as yet unmet. As early as 1916 the report of the Mothers' Assistance Fund to the General Assembly contained an analysis of a study of dependent widows with young children in Philadelphia (pp. 78-91) with the object of learning "the approximate extent of the field which this form of state aid should cover, and second, from the results of that census to find a basis for an adequate appropriation of public funds." As a result of its study the board in its report made the following statement (p. 44): "We wish, however, to put every possible emphasis on the plea for an adequate appropriation. It is vital to the success of the law that each individual family aided shall receive an adequate family grant. It is vital also, that the state and county appropriations shall be adequate to provide for the eligible families, not merely for one-third or one-fourth of them as at present. No children should be in institutions or in degenerating homes merely because of widowhood and resulting poverty among mothers, for thereby both mothers and children suffer unfairly a deprivation of life's best riches and experiences."

Again in 1920 the Philadelphia Board made a second study\* with the following aims:

"1. To render an account of the funds handled by the Mothers' Assistance Fund of Philadelphia during these last two fiscal years.

"2. To characterize in a general way the group needing the benefits of this fund.

"3. To describe the effect of the grants, a—upon the mothers, b—upon the children, and finally

"4. To disclose the needs not yet met by the Mothers' Assistance Fund in Philadelphia County."

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\*Report to the General Assembly of Pennsylvania by the Mothers' Assistance Fund, 1920, pp. 23-72.



The report of the Philadelphia Board concludes in part as follows (pp. 71-72): "The support of a family is a matter of money, not necessarily a large amount of money, but, nevertheless and inevitably, money. If that money is not available family life is degraded in quality and the citizens emerging from it are undesirable and unfit for adult responsibilities....."

"In Philadelphia County it has been necessary in the face of inadequate money supplies, to pare down to the lowest possible amounts the grants made; to allow undesirable wage-earnings by the mothers; to send children to work at the lowest legal age; to withdraw grants sooner than we think wise; to refuse grants where we think they might well be given; in every way to study a narrow economy in the administration of a fund that should be applied generously and from the heart as a satisfactory aid to fatherless children."

The report further pointed out:

"1. That because of lack of funds not more than half the known eligible applicants have been aided, even when using the emergency appropriation, from the city of Philadelphia, in addition to the regular fund.

"2. That many mothers among those aided are now compelled to do more work outside the home than is for the interest of the family life because funds are insufficient for adequate grants.

"3. That many are compelled to supplement the grants by taking boarders or lodgers to an extent which lessens the quality of their family life, turning it into a group life.

"4. That the pressure of need, and of family responsibilities unsuited to their years still affect the school life of many children, creating a tendency to drag below grade and to go to work at the earliest legal moment.

"It is, however, true that the study shows the Pennsylvania law as a practical and serviceable law so long as the state supervisor and the trustees in the counties are appointed wisely. It shows, further, that in health, education and home conditions significant improvement takes place in needy, fatherless families when the grants are applied. Furthermore, it is cheaper for the state to give dependent children their maintenance, and legally required education, under this law than it is to put them in institutions for the same purpose. In the face of these facts the trustees—whose work costs the state and counties no salaries—desire to press urgently for satisfactory appropriations. It is distressing, and unwise in policy, to deny to deserving women and helpless little children the benefits of a law intended to secure their comfort and education. Our state is not poor and this is not necessary."

Furthermore, as it is required by the Mothers' Assistance Law quoted at the beginning of this report, the state supervisor from the organization of the state office in 1915 has during each biennium made a careful study, county by county, of the number of eligible families and the appropriation necessary, and has so reported to the General Assembly in 1916, 1918, 1920, 1922 and 1924.

### C. RECENT STUDIES

During the last biennium four separate studies have been undertaken, each with a different approach and each covering one or more of the three aspects of the problem mentioned above. The evidence submitted in this report is based on their combined data and they will be quoted in appropriate places. Briefly they are as follows:

#### 1. Budget Study by Dr. I. M. Rubinow

Dr. I. M. Rubinow, Executive Director of the Philadelphia Jewish Welfare Society, in the summer of 1924 made a study of aid to Jewish families. Among them were sixteen families receiving Mothers' Assistance whose grants were being supplemented by Dr. Rubinow's Society because the maximum Mothers' Assistance was inadequate. He showed that a budget for a widow and children would require on an average, \$17.35 for each child per month and \$19.70 for the mother. This report was incorporated in the 1924 report of the state supervisor to the General Assembly. (pp 14-24)

#### 2. The "Philadelphia Relief Study"

William Pear, of the Boston Provident Association, and Emma Lundberg, of the Child Welfare League of America, formerly with the United States Children's Bureau, in the spring of 1926 on behalf of the Philadelphia Council of Social Agencies, made what is known as the "Philadelphia Relief Study". This study attempted to ascertain in how far the relief given to needy families by family social agencies, public and private, in Philadelphia, met the real requirements and in how far it fell short of doing so. As the Mothers' Assistance Fund gives continued aid to a larger number of families than any other single agency this study also included consideration of the Mothers' Assistance Fund in the matter of

- a. The waiting list
- b. The adequacy of the maximum grant per child
- c. The limitation of the Mothers' Assistance Fund as to types of families

The findings of this study will be quoted at length in this report, but in brief they show that the inability of the Mothers' Assistance Fund to meet the obligations imposed upon it in caring for all eligible families, and on a basis of reasonable adequacy is affecting disastrously the entire welfare activities of Philadelphia, for preventive social work centers around the child and thus aid to dependent children in their own homes is at the very heart of constructive child welfare.

### 3. Study of the Adequacy of Mothers' Assistance in Philadelphia By Helen Glenn Tyson

Helen Glenn Tyson, for two years State Supervisor of the Mothers' Assistance Fund, in the winter and spring of 1926 on behalf of the Board of Trustees of the Mothers' Assistance Fund of Philadelphia County, the Pennsylvania Department of Welfare, and the Pennsylvania Children's Commission, made an exhaustive study of the present cash grants to families receiving Mothers' Assistance in Philadelphia for the purpose of determining whether they are adequate to insure health, a common school education, decent living, and suitable standards of home care. Mrs. Tyson's summary of her report is given as an appendix to this report. She concludes that the grants in Philadelphia County should be increased by about 51 per cent and that instead of an average monthly grant of \$38.35 per family (the average grant for the year June 1, 1925—May 31, 1926) an average family grant of about \$58.00 per month is necessary.

### 4. Study of Adequacy of Mothers' Assistance in Nineteen Counties By Emil Frankel and Charlotte Parrish

The Statistician of the Department of Welfare, assisted by a Field Representative of the state office of the Mothers' Assistance Fund, studied during the summer of 1926 the sources of income of 2,404 families, including 8,145 children under 16 (about two-thirds of the number receiving Mothers' Assistance in Pennsylvania). He concludes that the present grants in the nineteen counties of Pennsylvania included in the study should be increased by about 44 per cent and that instead of an average monthly grant per family of \$37.16 (the average monthly grant per family for the nineteen counties studied) an average family grant of approximately \$53 per month is necessary. (It requires a somewhat larger grant to meet the needs of dependent families in Philadelphia and the urban and highly industrial centers than in the more rural districts.)

### D. COMPARISON OF PENNSYLVANIA AND PHILADELPHIA WITH OTHER STATES AND CITIES

In the "Philadelphia Relief Study" referred to above, Mr. Pear and Miss Lundberg call attention to the status of Mothers' Assistance in Philadelphia (and many of their findings are equally applicable to Pennsylvania as a whole in so far as they concern matters of eligibility, waiting lists due to the small appropriation, and the inadequacy of the maximum grant per child) as compared with its status in other communities. These comparisons are of such great significance that they are given here:

#### 1. Percentage and Number of Dependent Children and Mothers' Assistance Fund Children in Philadelphia

Seventy-eight per cent of the dependent children in Philadelphia are cared for in institutions and agencies away from their own homes.\*

Twenty-two per cent of the dependent children in Philadelphia are cared for in their own homes through the Mothers' Assistance Fund.

\*This number does not include children in dependent families cared for by private agencies



(Among sixteen of the largest cities of the United States) "Philadelphia is fifth in the ratio of children cared for by institutions and agencies, but thirteenth in the number provided for in their own homes.

"The number of dependent children in Philadelphia under the care of institutions and agencies on one date in 1925 (was) 8,441. The number of children in families aided by the Mothers' Assistance Fund in Philadelphia on April 1, 1926 was 2,413".

## 2. Expenditures for Dependent Children

For the year 1924—1925 the Mothers' Assistance Fund spent \$455,400.00 for the care of children in their own homes.

For the year 1925 the total expenditures for the care of children (away from their homes) by institutions and child-placing agencies from public and private sources was found to be approximately \$4,070,497. Of this amount \$1,091,246 was furnished from public funds, representing payments ordered for the care of children committed by the juvenile court, or the city department of public welfare to the care of private institutions or child-placing agencies, and state subsidies to institutions and agencies.....public expenditure for aid to children in their own homes equalled less than 30 per cent of the total expenditures for the care of dependent children.

The appropriation for Mothers' Assistance in Pennsylvania for the present biennium, June 1, 1925-May 31, 1927, was \$1,750,000. After deducting \$36,000 for the administration of the state office there remained \$1,714,000. When matched by the counties this provided a yearly expenditure of \$1,714,000.

Massachusetts for the fiscal year ending November 30, 1925, spent a little less than \$3,000,000 for "mothers' aid." (The population of Massachusetts is slightly less than one-half that of Pennsylvania.)

In New York the Boards of Child Welfare administering "mothers' allowances" for the fiscal year ending in 1925 spent \$6,539,007.28. (The population of New York is about one and one-fifth times that of Pennsylvania).

California spent for "mothers' assistance" in its last biennial period the sum of \$3,058,761. (The population of California is a little less than two fifths that of Pennsylvania). Massachusetts, New York and California do not have families waiting for lack of funds.

## 3. Maximum Monthly Allowances Permitted Under the Law

According to the "Philadelphia Relief Study," "Pennsylvania is one of seven states in which the limit of the grant for a family (of mother and three children) is from \$40 to \$49 a month, the maximum in Pennsylvania being \$40 a month for three children. Fifteen states are in a higher group and in twenty states there is a lower limitation. Seven states have no amount specified in their law and can, therefore, make the grants in accordance with the needs in each family in so far as the available appropriations permit."

The average monthly grant per family in Pennsylvania for May 1926 (Table III) was \$36.21.

The average monthly grant per family in Massachusetts for the fiscal year ending November 30, 1925, was approximately \$56 per month.

The average monthly grant in New York was approximately \$51 per month for the fiscal year 1925.

The "Philadelphia Relief Study" shows that the average monthly grant per family in Philadelphia (and the same holds true for other counties of the state) is lower than that in nine cities in the United States because of the low maximum prescribed by the Pennsylvania law and because of the inadequate appropriation.

"The following table gives comparative figures for Philadelphia and fourteen other cities or counties showing the average family allowance per month based on the annual expenditure for allowances to families, and the number of families given aid on a specified date."

**TABLE V. AVERAGE MONTHLY GRANTS TO FAMILIES BASED ON ANNUAL EXPENDITURES FOR AID AND NUMBER OF FAMILIES RECEIVING GRANTS ON SPECIFIED DATE**

	Annual Expenditure for Allowance to Families	Number of Families on Specified Date	Average Family Allowance per Month
Boston, Mass.†	\$697,813.92	976	\$59.59
Wayne Co. (Detroit) Mich.	663,487.82	1,017	54.37
Cook Co. (Chicago) Ill.	762,331.25	1,198	53.00
Erie Co. (Buffalo) N. Y.*	251,691.66	401	52.18
Westchester Co., N. Y.*	143,504.00	231	51.75
Cuyahoga Co. (Cleveland) Ohio	280,055.99	476	49.02
New York City*	4,998,821.75	9,493	43.89
Monroe Co. (Rochester) N. Y.‡	67,350.50	140	40.09
Hennepin Co. (Minneapolis) Minn.*	124,056.26	249	41.42
Philadelphia Co., Pennsylvania†	409,860.00	863	39.58
St. Louis, Mo.*	42,269.50	91	38.70
Ramsey Co. (St. Paul) Minn.*	151,032.88	315	38.29
Milwaukee Co., Wis.*	168,477.00	400	35.10
Hamilton Co. (Cincinnati) Ohio	187,755.00	482	32.42
Multnomah Co. (Portland) Oregon.	57,400.00	188	25.41
King Co. (Seattle) Wash.	112,170.00	463	20.18

\*Expenditures for year 1925; number of families on active list December 31, 1925.

†Fiscal Year 1924-1925; number of families January 31, 1925.

‡Fiscal Year 1924-1925; average number of families first of each month.

§Fiscal Year 1924; number of families at end of year.

"The inadequacy of the provision made in Philadelphia for aid to children in their own homes is indicated by the following comparison.

"Philadelphia is first in expenditure for away-from-home-care of dependent children, but tenth in average amounts of family allowances.

#### 4. Comparison of Number of Children Aided

The following table\* gives for Philadelphia and thirteen other cities or counties the ratio of the number of children under sixteen years of age in Mothers' Assistance families to the population of these cities."

\*"Philadelphia Relief Study," page 57.

TABLE VI. RATIO OF NUMBER OF CHILDREN UNDER 16 YEARS OF AGE IN MOTHERS' ASSISTANCE FAMILIES PER 1,000 POPULATION OF CITY

	Ratio Per 1,000
Seattle -----	20.4
St. Paul -----	15.5
Cincinnati -----	15.2
Boston -----	14.9
Detroit -----	11.6
Milwaukee -----	9.9
Portland -----	9.2
Buffalo -----	8.6
Minneapolis -----	8.4
Cleveland -----	6.3
Rochester -----	5.1
Chicago -----	4.7
Philadelphia -----	4.5
St. Louis -----	1.5

"It is seen that Philadelphia is thirteenth on the list, having a ratio of 4.5 children given Mothers' Assistance per 1,000 of the total population of the city under 16 years of age. The cities having the highest ratios are providing for proportionately more than three to four times as many children as does Philadelphia. Part of this may be accounted for by the fact that the aid under the Pennsylvania law is limited to children whose fathers are dead or are in insane asylums; whereas most of the other cities represented are in states in which the application of the law is much broader."

The small ratio for Philadelphia is, however, in large part, due to the waiting list necessitated by the inadequate appropriation.

#### 5. Comparison of the Expenditures for Mothers' Assistance per capita of the Total Population

"The following table shows the per capita expenditures for Mothers' Assistance in nineteen cities including Philadelphia:"

TABLE VII. PER CAPITA EXPENDITURES FOR MOTHERS' ASSISTANCE IN TEN CITIES INCLUDING PHILADELPHIA

	Per Capita Expendi- tures
Boston -----	\$.82
St. Paul -----	.59
Detroit -----	.56
Buffalo -----	.44
Minneapolis -----	.29
Cleveland -----	.26
Milwaukee -----	.26
Chicago -----	.22
Philadelphia -----	.21
Rochester -----	.20

It appears that the amount expended for Mothers' Assistance per capita of the total population is larger in eight cities than in Philadelphia. Eighty-two cents per capita is spent for Mothers' Assistance in Boston, while twenty-one cents per capita is spent for Mothers' Assistance in Philadelphia.



## 6. Persons to Whom Aid May Be Given

The "Philadelphia Relief Study" points out that "Of the forty-two states in which there are laws authorizing public aid to children in their own homes, only five limit the application to widowed mothers." (In three of these five states comparatively little application is made of the law). Pennsylvania includes, in addition to mothers whose husbands are dead, those whose husbands are "permanently confined in institutions for the insane." The laws of thirty-six states have a broader inclusion than this. In eight states aid may be granted to any mother with a dependent child or children; in six states to any mother who is widowed, deserted or divorced, or whose husband is totally incapacitated physically or mentally, or imprisoned. In the remaining twenty-two states aid may be granted to all or most of the following classes: Widowed; deserted; divorced; husband totally incapacitated physically or mentally; husband imprisoned; husband in state institution for the insane, feeble-minded or epileptic.

"Analyzing the types of cases dealt with in a number of states in which the inclusion under the law is so broad that assistance may be given in almost any type of case in which support of the breadwinner is absent, it is found that approximately 78 per cent. are those of widows' families; 22 per cent. of the whole number of families aided include those in which the father is physically or mentally disabled or in which there is desertion, divorce or imprisonment. The Pennsylvania law may, therefore, be assumed to cover approximately 78 per cent. of the total number of families who would be eligible if the inclusion under the law were as broad as it is in the majority of states."

## E. THE DIFFICULTY OF ADMINISTRATION DUE TO THE SMALL MAXIMUM GRANT PER CHILD

The Mothers' Assistance law as amended in 1919 allows a maximum grant per month of \$20 for the first child and \$10 for each additional child including the unborn child if there are other children who entitle the mother to assistance.

With the steady rise in the cost of living since the war, the state supervisor and many boards of trustees have been more and more concerned as to the adequacy of the amounts given under the maximum grant limitation. It has been obvious that in a considerable number of cases the amounts of money now being put into the families are not sufficient to buy the "raw materials" of home life, adequate food, decent housing, provision for health needs, a common school education, and proper training and supervision of the children by the mothers, with the result that the trend of family life has been downward and the purpose of the law has been thereby defeated. Whether such cases exist in a sufficiently large number to warrant the effort for a change in the maximum grant is a question to which an answer has been attempted during the last two years in the studies briefly referred to above.

It should be pointed out that it is not the practice of other relief agencies, such as the poor boards or the private family societies, to supplement inadequate Mothers' Assistance grants, except in the case of Jewish societies which supplement Mothers'

Assistance grants in Jewish families adequately and on the basis of a carefully thought out plan. In all but a very few counties such as Luzerne and Northumberland the poor boards have properly taken the stand that they will not aid families receiving Mothers' Assistance; also quite properly the family agencies, including the Philadelphia Family Society have taken the same stand. The reasons are twofold: First, these relief agencies do not have sufficient funds to supplement; and second, they rightly point out that the state having assumed this responsibility it cannot in justice lay down the burden.

# 1. What the "Philadelphia Relief Study" says on the Subject of the Maximum Grant Limitation

Section V of the report on Mothers' Assistance of the "Philadelphia Relief Study" is devoted to "Limitation of Grants." In noting the fact that in February, 1926, the total expended in Philadelphia for aid to the 775 families receiving Mothers' Assistance was \$30,746 and that the maximum assistance possible was \$32,550, Miss Lundberg says, "In view of the attention that is given to ascertaining and creating other sources of income for the families the fact that the grants averaged only \$2.30 per family less than the maximum permitted under the law is sufficient evidence that the maximum is far too low to provide for the needs of a large proportion of the families, even without the positive data reported in the following section in regard to supplemental aid:

"The Mothers' Assistance Fund in Philadelphia is administered according to the principles of high grade relief work with careful investigation of family needs and resources. Aid is allotted on the basis of the family's budget and not as an arbitrary pension. Nevertheless, the results are very similar to what they would be if a straight pension grant had been made. Obviously, a number of families because of other resources, do not require even the full amount of the maximum permitted, but for many others the amount that could be given must have been grossly inadequate or the average would not have approximated so closely the maximum that it was possible to grant under the terms of the law." After considering the scale of assistance prepared by Dr. Rubinow she continues: "It is evident that the Pennsylvania law restricted aid too closely by not allowing anything for the mother's support. Of course, the mother's needs are taken into account in the application for the aid so far as figuring the budget is concerned, but unless other income is sufficient to cover the maintenance of the mother and at least some of the support of the children the grant is inadequate." (pp. 12-13-14).

In the section of her report dealing with "Analysis of Data on Supplemented Aid" (Appendix C, p. 16) Miss Lundberg summarizes the facts as follows: "The Jewish Welfare Society and the Orphans' Guardians reported a total of fifty-nine families receiving Mothers' Assistance being given supplemental aid on April 1, 1926. The average amount of aid per family given by the Mothers' Assistance Fund and the two agencies was \$91.20, which does not include fuel and clothing given to one-third of the families. In contrast to this, the average Mothers' Assistance Fund grant for these families was \$42.36 a month.



"It is not safe to assume that the families assisted by these two agencies are representative of the entire group of Mothers' Assistance Fund cases. It is possible that this group of supplemented families, to a larger proportion than the average, are incapacitated because of illness of the mother or other conditions so that it becomes necessary to provide more than the usual amount of aid. It is nevertheless significant that in this group of families representing 7 per cent. of the whole number aided by the Mothers' Assistance Fund, though including families of one racial group, the Mothers' Assistance Fund allowance equalled only 46 per cent of the total aid found to be needed by the families. In five of the fifty-nine families the Mothers' Assistance Fund grant was \$10 less than the maximum permitted under the law, and in one, \$5 less. The fifty-nine families reported upon did not have more children under 16 years than the average for the entire Mothers' Assistance Fund group. Twenty-five of the families had other sources of income.

"It is safe to assume that supplemental aid approximating that given by the Jewish agencies is needed also by a considerable number of families in the non-Jewish group."

Miss Lundberg also secured figures as to the relief needed for a second group of families (pp. 31-38)—the sixty-six families on the Mothers' Assistance waiting list which were receiving aid from four societies, the Family Society,\* the Jewish Welfare Society, the Orphans' Guardians, and the Emergency Aid Society. Of these sixty-six families "twenty-four were reported as receiving all their income from relief societies—the reporting agency and others. The following list shows the amounts received as relief, the maximum grant that would be possible under the Mothers' Assistance Fund in view of the number of children under 16 years of age, and the deficit that would exist if the Mothers' Assistance Fund aid were the only assistance available.

Relief Total	Maximum Grant	Deficit
\$113.85	\$ 60	\$53.85
94.05	70	24.05
82.53	70	12.53
52.56	40	12.56
75.75	30	45.75
81.00	50	31.00
90.00	60	30.00
58.20	30	28.20
111.46	40	71.46
67.30	50	17.30
60.57	60	.57
81.00	60	21.00
164.30	100	64.30
67.50	40	27.50
102.00	40	62.00
46.95	30	16.95
68.30	40	28.30
67.50	60	7.50
80.50	40	40.50
69.78*	30	30.78
90.85	70	20.85
112.66	50	62.66
116.00	70	46.00

\*And fuel and clothing.

\*The Family Society aids only such families on the waiting list as were under its care before they became eligible to Mothers' Assistance, i. e., before the fathers died or were placed in hospitals for the insane.

"The total relief represented in the above is \$1,945.84. The total amount of "deficit," \$753.84. Therefore, the maximum grants possible under the Mothers' Assistance Fund would represent 71 per cent. of the total that would be found necessary by the relief societies. In several instances the society commented that the budget of the family was larger, but the inadequacy of their funds made it impossible for them to give the full amount. The aid given to a few of these families may have represented a higher standard than would be deemed practicable under the Mothers' Assistance Fund even if adequate funds were available. It should, of course, be understood that the apparent deficit of 39 per cent. for this group of families does not represent fairly the needs of the whole waiting list. Many of the families aided, as will be seen from the list given above, had incomes from earnings of the mother or of children or from other sources. It is obvious, however, that in some cases the mothers were working either away from home or in their homes when they must have been needed for the care of their children. Some of the children supplying part of the family income were very young, either working after school hours or had left school at an early age."

In attempting to make an estimate of the required appropriation for adequate aid to all families eligible to Mothers' Assistance in Philadelphia, Miss Lundberg made still another approach to the subject (pp. 51-53) in order to discover in how far the maximum Mothers' Assistance grants were adequate. A group of families aided by the Family Society was used as the basis for estimating the need for increasing the present standard of grants by the Mothers' Assistance Fund. The following paragraphs are quoted from the report (pp. 52-53):

"The comparison would appear to be proper because the budget standard used by the Mothers' Assistance Fund is substantially the same as that used by the Family Society.

"Data were obtained from the Family Society on their aid to families with children under 16 years of age, from which the father was absent—some of them families of widows on the Mothers' Assistance Fund waiting list, and some families of the same character as to composition, but where the father was away from home because of illness, desertion, etc.

"Data were obtained for seventy-five families of this type, given regular grants by the Family Society, showing the amount of monthly aid by this Society and other relief organizations, and the total family income a month from other sources, including earnings of members of the family and aid from relatives or other resources within the family. For the seventy-five families the totals were as follows:

Total aid from Family Society or other organizations .	\$4,579.26
Other income .....	2,260.48

"The relief considered by the Family Society to be needed by these families, therefore, represented 66 per cent. of the total income from all sources. It should be noted that in a few of these cases the Family Society had found itself unable to give as large a grant as their budget called for, because of lack of funds. It is also likely

that the aid needed by those families was somewhat less than it would have been if the families had been those of widows; the group of families in which the father was absent because of physical disability, desertion, etc., appears to have a larger average of other income than the families of widows. The result is, therefore, a conservative estimate of relief needs.

"In contrast to the aid found necessary by the Family Society, the 304 children in the seventy-five families might have been granted a maximum of \$3,371 under the present limitation of the Mothers' Assistance Fund Law, and allowing for the fact that for twenty-four families the Family Society grant was smaller than the Mothers' Assistance Fund maximum and the difference between the possible maximum and the relief actually given was subtracted from the total maximum figure. It, therefore, seems fair to assume that the aid that might be given by the Mothers' Assistance Fund under the present terms of the law is approximately 74 per cent. of the total found necessary for relief.

"This estimate is, of course, made on the assumption that the relief now given the families used as a criterion represents the essential requirements after all possible family resources have been developed, and that the Mothers' Assistance Fund would have to carry the entire relief load. Undoubtedly, in actual practice some aid could be secured from relief societies for certain families, if this remained the Mothers' Assistance Fund policy."

## 2. What Constitutes Adequacy in Money Grants

It has not only been profitable to compare the sums spent and the legal qualifications for assistance in Philadelphia and Pennsylvania with those of other cities and states, but it has also been important in making an impartial inventory of Mothers' Assistance to clear the ground by determining what constitutes adequacy in money grants, and what are the margins of safety, so far as health, education, and care of the children are concerned, in regard to the work of mothers and of young children.

No entirely accurate and scientific method has been developed for determining adequacy of grants in a group of families. In the individual family, the standard may be determined with some degree of accuracy. Questions of custom related to social status, race and nationality must be taken into account; the standard of living that was maintained by the family during the father's life time is a fundamental consideration; the ability of the mother in using the money that is supplied to her is important; health needs of the family are to be considered, for example if the father died of tuberculosis exceptional care must be exercised that the family has plenty of wholesome food, and finally the estimates thus secured, especially for food and clothing, are compared and generally scaled to the schedules prepared by trained home economists which are known as "standard budgets for dependent families." These budgets are generally from 70 per cent. to 80 per cent. of the standard budgets of independent working men's families. For example, the budget of the Philadelphia Jewish Welfare Society is 78 per cent. of the budget for working men's families prepared by the Philadelphia Bureau of Municipal Research.\* All of the allowances, in these budgets for dependent families represent the small-

\*Mothers' Assistance Fund Report to the General Assembly, 1924, p. 24.



est sums which will purchase the necessities of life and maintain the families in health and efficiency. The budgets of the individual families receiving Mothers' Assistance are made by the workers and trustees who know them best and are largely based upon the budget recommended by the State Department of Welfare, which is given below. It is not expected that it will be followed exactly—rents and fuel especially vary greatly according to locality and every budget must be individualized in the light of the factors noted above. These budgets are revised from time to time to keep pace with changing prices.

### SCHEDULE FOR ESTIMATING FAMILY BUDGET

(The "a" food schedule was compiled by The New York Association for Improving the Condition of the Poor; the "b" schedule was compiled by Miss Alice Ambler, Home Economics Specialist, Berks County, Mothers' Assistance Fund. Other items are from the Chicago Standard Budget except for insurance).

#### RENT:

If family rents and is in satisfactory quarters, count rent as it is paid. If rooms are unsanitary, too small, in bad neighborhood, or in any way unsuitable, estimate a rent that will cover suitable housing.

If the house is owned, ascertain taxes, interest on mortgage or other payments; make a monthly average of expenses and add to it an estimate usually \$2 to \$5 per month—for upkeep.

#### FOOD:

Average per person per month.

Age—Years	BOYS		GIRLS	
	A	B	A	B
Under 2	\$ 5.20	\$ 6.44	\$ 5.20	\$ 6.44
2 - 3	5.40	6.57	5.40	6.44
3 - 4	5.65	6.62	5.40	6.44
4 - 5	5.85	6.62	5.65	6.44
5 - 6	5.85	7.07	5.65	6.71
6 - 7	5.85	7.07	5.65	6.71
7 - 8	6.20	7.38	5.85	6.89
8 - 9	6.70	7.79	6.20	7.20
9 - 10	7.15	8.19	6.50	7.56
10 - 11	7.60	8.33	6.50	7.56
11 - 12	8.25	9.09	6.95	7.74
12 - 13	9.10	10.22	7.15	8.15
13 - 14	9.10	10.98	7.15	8.51
14 - 15	9.55	11.70	7.35	8.87
15 - 16	9.75	12.46	7.80	9.27
Adults	10.85	13.23	9.10	10.22
Aged	9.10	11.34	8.00	9.45

#### Qualifications for food allowances:

1. "A" allowances are the minimum amounts for the number of required calories.
2. For family of three, use "B" allowance for each member of the family.
3. For family of six to eight inclusive subtract 5 per cent.
4. For family of nine or over inclusive subtract 10 per cent.
5. For expectant or nursing mother use "B" allowance.
6. For babies not breast fed allow cost of formula.
7. Allow for special food as needed or use "B" allowance.
8. Deduct one fourth for persons getting lunches away from home.

**CLOTHING AND TOILET ARTICLES:**

For a man at ordinary outdoor work .....	\$6.50
(Increase for work involving unusual exposure)	
For a woman at home .....	5.00
*Working girl or boy .....	8.15 to 10.20
(Increase according to standard of dress required by employment)	
For office work where good standard of appearance is required	10.00 to 12.00
The requirements for girl or boy in high school are much the same as if the child were at work	
Children 13 years up in eighth grade .....	5.75
Children 10 to 12 years .....	4.70
Children 5 to 9 years .....	3.65
Children 2 to 4 years .....	2.80
Children under 2 years .....	1.85

In families where there is clothing from older children or parents to be handed down to the younger ones, these figures may be reduced by 10 to 25 per cent for the members of the family receiving such donations.

\*The larger figure allows \$25 a year for "best" clothing.

**FUEL FOR HEAT, LIGHT AND COOKING:**

4 winter months where 1 stove is used .....	\$12.25 to \$13.25
4 winter months where 2 stoves are used .....	17.25 to 18.75
2 spring and autumn months .....	8.25 to 9.25
4 summer months .....	2.50 to 4.00
Average for year—1 stove .....	7.75 to 8.75
Average for year—2 stoves .....	9.35 to 10.35

This allowance cannot be used arbitrarily but should be scaled to the need of the individual family.

**HOUSEHOLD FURNISHINGS AND SUPPLIES: (Including cleaning materials, laundry supplies, etc.)**

Family of 2 members .....	\$4.00
Family of 3 and 4 members .....	4.75
Family of 5 and 6 members .....	5.50
Family of 7 and 8 members .....	6.25
Family of 9 and 10 members .....	7.00

**CARFARE:**

As necessary for work for each member of family. Include necessary trips of housewife to market.

**SPENDING MONEY:**

For working children who turn their wages into the family income, spending money is usually 25 cents to \$1.00 a week. If the custom of the family is reasonable it should be followed in making out the estimated budget for the family. This allowance will take care of expenditures for recreation and education for those members of the family for whom it is estimated. Three weeks' wages of the working child may be counted as family income, allowing the remainder to cover his clothing, carfare, and spending money which are omitted from the family budget. This plan should not be used until the child's weekly wage exceeds the minimum estimate for his clothing, carfare and spending money.

**INSURANCE:**

Insurance premiums, lodge dues, etc., as paid (if reasonable). In general insurance should not be encouraged, and premiums should not be allowed in excess of 10 cents per week per child and 25 cents per week for the mother. Premiums of 5 cents a week per child and 10 cents per week for the mother should be sufficient.

**INCIDENTALS:** (Including expenses incident to care of health, recreation, education, newspapers, etc.)

An average of \$1.00 per month for each member of the family will cover these items in most cases.

If the income of the family from desirable sources (such as the work of older children or of mother if not excessive) plus the Mothers' Assistance grant is equal to the estimated budget the grant may be said to be adequate. If there remains a deficit of \$10 or more in a budget which represents (as do all Mothers' Assistance budgets) the minimum sum necessary for support consistent with health and decency it is almost inevitably a sign of danger. While it is true that some families have "invisible sources" in the way of help from relatives, unreported savings, etc., that help to make up this deficit, it is equally true that in the great majority of families these deficits are very real and indicate an actual lack in the necessities of life.

### 3. Desirable and Undesirable Sources of Income

When the family budget is computed the question arises as to the sources from which income should be derived. In other words, the gap between the Mothers' Assistance grant and the estimate of the necessary budget must be made up from sources within or outside the family, or the family is doing without the elementary essentials of healthful living. As the tables on pages 35 and 36 show, the bulk of the income in families receiving Mothers' Assistance (not counting Mothers' Assistance) is made up from the earnings of older children, earnings of the mother or earnings of children 14 and 15 years of age; and a very small amount from charitable relief and from relatives, unions, and fraternal orders. It is generally accepted that it is in the interest of family self-respect, unity, and solidarity to conserve and make the most of the economic resources within the family such as those mentioned above when they do not conflict with its physical and spiritual well-being. If on the other hand, the mother's work, for example, is of such a nature as to over exhaust her physically, or to take her away from home to the neglect of the children with the consequent breakdown of health or family morale, then the purpose of the law, i. e. good home and mother care, is defeated.

In the studies, therefore, undertaken by Mrs. Tyson for Philadelphia County and by Mr. Frankel for nineteen counties in the state, they necessarily took into consideration the following factors:

Are the grants sufficient to meet the needs of the estimated budgets and what are the actual cash deficits?

In how many families does the overwork of the mother endanger her health or adequate care of the home and children?

In how many families are children 14 and 15 years of age working full time who would have profited by going to school until they were 16 or had completed a common school education?



In how many families is Mothers' Assistance supplemented by charitable relief, i. e. relief from poor boards, churches, soup societies and other relief organizations.

It thus became necessary to define in some objective fashion what are desirable sources of income for Mothers' Assistance families from the point of view of the upbuilding of family life; and what on the other hand are undesirable sources of income in the sense that they tend to break down health, or to deprive the children of a mother's care, of education, or of the sense of self-respect.

#### *a. Desirable sources of income*

In making these studies income from the following sources was considered desirable:

- (1) Mothers' Assistance grant
- (2) Women lodgers or boarders
- (3) Fraternal orders, lodges, unions, scholarships, etc.
- (4) Relatives—the only exceptions being in the cases of grandparents or other relatives who are compelled to use up their savings for old age or to make undue sacrifice.
- (5) Older children except when they are compelled to make undue sacrifice, for example, to postpone marriage or plans for an education.
- (6) Mother's work, so long as it is suitable, her health good, and the children properly cared for.
- (7) The work of children 14 and 15 years old out of school hours, or during vacation; or full time providing they have reached their "educational limit."

#### *b. Undesirable sources of income*

Income was considered undesirable from the following sources under the following conditions:

- (1) Mother's work, if
  - (a) Night work
  - (b) "Industrial home work," i. e. factory work in the home such as bead work, garment finishing, etc., when it is poorly paid and when some plan could be made for more suitable work which would give to the mothers stimulating contacts outside of their homes.
  - (c) Full time work if there is no caretaker in the home.
  - (d) Work which takes the mother away from her home over three days a week if there is no caretaker in the home.
  - (e) Any kind of work (other than her own domestic work) if there are five or more children under 16 in the home.
  - (f) Work which the mother is physically unable to do or which prevents her from giving time and attention to children who present particular problems of conduct, health, etc.
- (2) Children's work

Work of children 14 and 15 years of age provided they left school with good school records solely for the purpose of adding to the income of the family.

The Pennsylvania Mothers' Assistance Law provides that aid may be granted for a child to the age of 16 years "but not beyond the time when any child under the provision of the law may secure employment, excepting where the child is physically unable to earn wages, or is at school with a satisfactory record of attendance and scholarship, in which case such payment shall continue until such child has reached the age of sixteen years." The progressive children's agencies and institutions throughout the country, including the mothers' aid agencies in Buffalo, Chicago, Detroit, Denver, Seattle and San Francisco are giving educational opportunities under carefully planned regulations as to scholarships, grade progress, etc., to children up to the age of 16 years. In Ohio this is the universal rule as the compulsory education law requires school attendance with certain exceptions to the age of 16. Such a policy on the part of children's agencies has been reached because the studies of working children made by the United States Children's Bureau and other agencies show that children who go to work at 14 and 15 years of age almost invariably enter "dead end" jobs with little opportunity for advancement, increase in wages, or the acquirement of skill; that their wages are extremely small; that they tend to drift from job to job; and that habits of industrial irregularity and instability are thereby encouraged.

### (3) Charitable relief

Charitable aid as a supplement to Mothers' Assistance from relief societies and poor boards is undesirable for the following reasons:

With the exception of aid for Jewish families charitable relief is difficult to obtain, and is apt to be uncertain, irregular and insecure, especially in amounts commensurate with the individual family needs. While aid from several charitable agencies is doubtless not so detrimental to the values of family life as are large budget deficits, overwork on the part of the mothers, and the premature employment of children, yet it is not in harmony with good social practice; and it is well known that intermittent and uncertain aid tends to demoralize the families affected, to discourage the independence and the self-respect which Mothers' Assistance aims to instill, and to provoke deception.

While Mrs. Tyson and Mr. Frankel applied these principles in computing the desirability and undesirability of sources of income in families receiving Mothers' Assistance consideration was accorded each individual case as summarized by the county worker who gave the necessary information.

### 4. The Income Situation in Mothers' Assistance Families

Studies were made of the sources of income of 2,404 families receiving Mothers' Assistance in July 1926, about 66 per cent. of the total number receiving aid. In Philadelphia County the families included those on the January 1926, pay roll. The counties covered by the study were as follows: Philadelphia, Allegheny, Berks, Lackawanna, Luzerne, Schuylkill, Beaver, Blair, Chester, Delaware, Lancaster, Montgomery, Northampton, Northumberland, Washington, York, Cumberland, Lawrence, and Lycoming.



It was discovered that Mothers' Assistance furnishes less than 40 per cent. of the total income. Where do the families get the balance necessary to maintain their homes?

The families themselves raise over 56 per cent. of the total income.

The Mothers' Assistance Fund contributes a little less than 40 per cent. while income from charitable relief and all other sources amounts to only a little over 4 per cent.

The following table gives the details:

TABLE VIII. DISTRIBUTION OF INCOME IN 2,404 FAMILIES RECEIVING AID FROM THE MOTHERS' ASSISTANCE FUND IN 19 COUNTIES

Sources of Income	Amount	Per Cent
1. The Family -----	\$132,330.32	56.5
a. Mothers' work -----	48,719.20	20.8
b. Older children -----	54,690.28	23.4
c. Children 14-16 -----	9,178.23	3.9
d. Relatives -----	4,267.44	1.8
e. Lodgers and boarders -----	15,475.17	6.6
2. Mothers' Assistance grant -----	92,399.00	39.4
3. Outside Sources -----	9,700.98	4.1
a. Charitable relief (Poor boards, churches, etc.) -----	7,488.87	3.2
b. Unions and lodges and all other sources -----	2,212.11	9
Total—all sources -----	\$234,430.30	100.0

There are naturally some variations in the different communities in the amounts contributed from the different sources, county by county, depending upon industrial conditions, the employment situation, the policies adopted by the various boards, and the attitude of poor boards and other agencies toward supplementing relief. The following table gives these variations:

TABLE IX. PER CENT DISTRIBUTION OF INCOME FROM SPECIFIED SOURCES, BY COUNTIES

Income From	Per Cent of Total Income																			
	All counties studied	Allegheny	Beaver	Berks	Blair	Chester	Cumberland	Delaware	Lackawanna	Lancaster	Lawrence	Luzerne	Lycoming	Montgomery	Northampton	Northumb'd	Philadelphia	Schuylkill	Washington	York
1. The family -----	56.5	59.4	43.4	52.1	39.7	58.4	60.1	53.7	64.6	46.1	73.6	45.9	56.6	51.5	55.7	48.2	57.4	59.3	51.4	46.7
a. Mothers' work -----	20.8	24.2	22.4	16.6	13.7	19.6	39.8	14.9	25.3	16.5	36.7	19.5	29.1	20.2	13.6	10.3	20.4	21.9	19.6	17.5
b. Older children -----	23.4	24.7	13.9	20.2	19.4	26.7	27.6	26.2	37.2	20.3	25.4	17.6	22.2	30.8	28.5	25.0	22.0	21.2	19.9	19.1
c. Children 14-16 -----	3.9	2.4	0.2	7.3	2.2	4.4	-----	1.5	2.1	3.9	6.0	3.9	3.6	3.7	4.2	3.1	4.8	5.1	4.9	4.7
d. Relatives -----	1.8	2.3	0.5	0.4	1.2	2.4	-----	2.3	3.0	-----	1.7	0.4	1.4	0.4	0.9	0.9	1.9	2.9	1.9	0.1
e. Lodgers and boarders -----	6.6	5.8	6.4	7.6	3.2	5.3	1.7	8.8	2.0	5.4	3.8	4.5	0.3	6.4	8.5	6.9	8.3	8.1	5.1	5.3
2. Mothers' Assistance grant -----	39.4	38.8	47.1	45.5	58.1	39.1	30.0	39.7	33.4	51.5	25.4	42.7	40.8	47.5	43.7	38.6	37.4	37.9	45.4	48.0
3. Outside sources -----	4.1	1.8	9.5	2.4	2.2	2.5	0.9	6.6	2.0	2.4	1.0	11.4	2.6	1.0	.6	13.2	5.2	2.9	3.2	5.3
a. Charitable relief -----	3.2	0.9	5.4	0.9	1.3	0.3	0.9	2.0	1.6	0.3	1.0	11.4	1.7	0.6	.4	12.8	4.6	1.4	1.5	2.5
b. Unions, lodges and all other sources -----	.9	0.9	4.1	1.5	.9	2.2	-----	4.6	0.4	2.1	-----	*.01	0.9	0.4	0.2	0.4	0.6	1.5	1.7	2.8
Number of families studied -----	2404	501	33	116	61	64	28	46	138	49	39	125	22	49	52	57	783	148	53	50
Number of children under 16 -----	8145	1662	103	531	135	185	75	162	363	164	99	462	75	176	174	223	2820	490	189	177

\*In less than 1/10 of one per cent.

Table IX shows the amounts and percentages of all family income from desirable and undesirable sources. It is noteworthy that 89.3 per cent. of the total income of these 2,404 families was accepted as desirable and only 10.7 per cent. was undesirable. It is also significant that the undesirable income from working children under 16 years of age was only 2.3 per cent. of the total income.

TABLE X. AMOUNTS AND PERCENTAGES OF FAMILY INCOME ON A MONTHLY BASIS FROM ALL SOURCES DESIRABLE AND UNDESIRABLE

Income	Total	Amount of Family Income		Per Cent. of Total Income	
		From Desirable Sources	From Undesirable Sources	From Desirable Sources	From Undesirable Sources
Mother's Assistance grant	\$92,399 00	\$92,399 00		39.4	
Mothers' work	48,719 20	36,525 98	\$12,193 22	15.6	5.2
Children 14-16	9,178 23	3,768 72	5,409 51	1.6	2.3
Charitable relief	7,488 87		7,488 87		3.2
Older children,	54,690 28	54,690 28		23.4	
Relatives	4,267 44	4,267 44		1.8	
Lodgers and boarders	15,475 17	15,475 17		6.6	
Unions and lodges, etc.	2,212 11	2,212 11		.9	
Total	\$234,430 80	\$209,338 70	\$25,091 60	89.3	10.7

The notable facts revealed in these two tables are:

a. The extraordinary vitality of the family as an economic unit.

In no county was the family contributing less than 39.7 per cent. (Blair County) to its own income and in one county (Lawrence) it was contributing as high as 73 per cent.

b. The mother both breadwinner and homemaker.

The mothers' contribution to the income ranged from 13.7 per cent. in Blair County to 39.8 per cent. in Cumberland County. The query arises as to the industrial opportunities for women in Blair County, and in Lawrence and Cumberland Counties it is clear that the mothers are carrying the burden of wage earning considerably in excess of those in other counties. Inevitably the question presents itself as to how much work on the part of the mothers is consistent with proper care of their homes and children and will be discussed later. It should be noted that the percentage of income from lodgers and boarders should also be added to the percentage of income derived from the mothers' work for the labor involved therein is done by them. When this is taken into consideration together with the fact that in all of these families there are two or more children with an average of 3.5 per family and that the work of mothers is generally unskilled, poorly paid, and very laborious, it is palpable enough that their double efforts to be mother and father, caretaker and wage earner are nothing short of heroic.

c. Older children not shirking responsibility for the support of younger brothers and sisters.

It cannot be said that older children in the families are shirking their responsibilities for aid in the support of younger brothers and sisters when about a quarter of the total income (23.4 per cent.) came from older children and in one county (Lackawanna) as much as 37 per cent. was contributed by them.

d. The income from the work of 14 and 15 year old children negligible in amount.

The income from working children 14 and 15 years old varies from nothing at all in Cumberland County to 7.3 per cent. of the total income in Berks County. The striking fact here is that even in counties where Mothers' Assistance children most frequently undertake full time work for wages, their earnings are so small that their percentage contribution to the total of the family income is extremely low. This bears out Mrs. Tyson's statement (See Appendix) that the contribution of these young children to the family budget is relatively insignificant, and that "the small sum of \$250 more a year on the average, put into each of these families would undoubtedly have tided most of these children well into high school before their 16th birthday."

e. Contribution of relatives in service more often than in money.

As would be expected, the ratio of income from relatives is small as compared with the total. Relatives are generally on the same economic level as the dependent families save that the breadwinner is earning; furthermore, the fact that in some counties families must wait for two years before their turn is reached and in almost all counties from six months to a year or more means that only through the generous assistance of relatives can the home be kept together before relief comes and that every resource is well nigh exhausted. Again, aid from relatives frequently takes the form of board or lodging on the part of an old father or a working brother or sister, and this has been counted under "income from lodgers and boarders." Still again a grandmother often lives in the home and cares for the children during the mother's working hours. Such service cannot be computed in cash but it is only because of it that the mother is enabled to work and that the children are properly cared for in her absence. The income from relatives varied from none at all in some counties to 3 per cent. in Lackawanna County, the average for the 19 counties being 1.8 per cent.

f. Charitable relief generally negligible as a regular source of income.

Income from charitable relief included aid from poor boards, churches, relief and soup societies. It varied from .4 per cent. of the total income in Northampton County to 12.8 per cent in Northumberland County. In most of the counties it is a negligible factor in the income. In Luzerne and Northumberland Counties, however, the relief comes from the poor boards which supplement the Mothers' Assistance grants. In practically all the other counties



of the state little or no relief is given by the poor boards to families receiving Mothers' Assistance.

g. Income from unions and fraternal orders likewise negligible.

Aid from unions, lodges, and other sources outside the family was also a negligible item varying from nothing in 2 counties to 4 per cent. in Beaver and Delaware Counties.

#### 5. Extent to Which the Present Income in Mothers' Assistance Families is Adequate

##### *a. In terms of numbers of families*

Of the 2,404 families in 19 counties included in our study 777 or 32.3 per cent. had no cash deficits in their monthly budgets in excess of \$9.99 and no income from undesirable sources. This group represents what might be called the "normal" families: families which may be considered as having incomes sufficient to meet the minimum essentials of home life. In this group no mothers were obliged to work beyond their strength, or to the neglect of their homes and children were not taken from school to go to work when it was obvious that by remaining in school a year or two longer they would be better fitted to enter positions that would tend to make the family self-supporting. Neither was there any charitable relief.

In 651 additional families there was no cash deficit in excess of \$9.99 per month, but there were undesirable sources of income. There were in all 1,428 families, 59.4 per cent. of the total studied, having no cash deficits on the basis of the present income.

A total of 1,346 families, 55 per cent. of the total studied, had desirable sources of income, of this number 569, however, had budget deficits of \$10 or more per month. These facts may be conveniently summarized as follows:

TABLE XI. NUMBER AND PERCENTAGE OF FAMILIES HAVING DEFICITS AND UNDESIRABLE SOURCES OF INCOME

	Number	Per Cent.
Normal families (having no cash deficits in excess of \$9.99 and no undesirable sources of income) .....	777	32.3
Families having no cash deficits in excess of \$9.99, but having undesirable sources of income .....	651	27.1
Families having deficits in excess of \$9.99 and also undesirable sources of income .....	407	16.9
Families having deficits in excess of \$9.99 and having no undesirable sources of income .....	569	23.7
Total .....	2,404	100.0

Table XII shows the total number of working mothers and working children, 14 and 15 years of age, the number and percentage of mothers and children whose work was desirable and the number and percentage whose work was undesirable. Of the 2,404 mothers, 1,477 were doing some kind of paid work: Of these 873 or 59.1 per cent. were working under suitable conditions, and their homes and children, so far as could be judged from the information contained in the schedules, were properly cared for; the work of 604 mothers or 40.9 per cent. was undesirable, judged by the same tests.



Of the 382 children, 14 and 15 years of age, who are working either part or full time, the work of 196, or 51.3 per cent. was counted as desirable; these children were working after school hours, during vacations, or if working full time they appeared to have reached, under present school conditions, their "educational limit."

One hundred eighty-six children, 14 and 15 years of age, or 48.7 per cent. of the total were working full time. These children were taken from school solely to add to the family income though it appeared that they would have profited by further educational advantages.

TABLE XII. THE NUMBER AND PERCENTAGE OF MOTHERS AND CHILDREN UNDER 16 YEARS OF AGE WHOSE WORK IS DESIRABLE OR UNDESIRABLE

	Total Number	Work Desirable		Work Undesirable	
		Number of Mothers	Per Cent. of Working Mothers	Number of Mothers	Per Cent. of Working Mothers
Working mothers -----	1,477	873	59.1	604	40.9
	Total Number	Work Desirable		Work Undesirable	
		Number or Children	Per Cent. of Working Children	Number of Children	Per Cent. of Working Children
Working children 14-16 -----	382	196	51.3	186	48.7

*b. In terms of money*

In spite of the fact that a deficit up to \$10 in a budget representing only the necessities of life may mean much in the way of privation to families, yet in order that the calculation of this study might not be subjected to criticism on the score of over-liberality or extravagance, and in order that if there be errors of computation they should lean on the side of conservatism, no account was taken of any cash deficits in the monthly budgets under \$10; and of all deficits of \$10 or over only that portion of the deficits which was in excess of \$9.99 was counted as a deficit. For example, if a family had a deficit of \$20, \$11.01 was counted as the net cash deficit.

The following table shows in detail the undesirable sources of income in the 1,058 families (44.1 per cent.) presenting such problems out of the 2,404 families studied. It should be borne in mind in considering these figures that while the work of 604 mothers was undesirable (114 of the "two or more undesirable sources of income in the same family," see number 4 in the following table, were working mothers) the majority of these mothers would still be able to do some work, either different in character from the work they were doing, or for a fewer number of hours or days each week.

TABLE XIII. UNDESIRABLE SOURCES OF INCOME IN 1,058 MOTHERS' ASSISTANCE FAMILIES IN 19 COUNTIES

Types	Number of Families	Per Cent. of all Families Studied
1. Mothers' work undesirable -----	490	23.8
a. Working full time with no caretaker in the home -----	93	3.9
b. Working over half time with no caretaker in the home -----	155	6.5
c. Working at all with five children or more under 16 -----	97	4.0
d. Working but physically unable to do so, or with known problems in the home requiring her full time or more time than she is giving -----	81	3.4
e. "Industrial Home work" -----	51	2.1
f. Night work -----	13	.5
2. Children's work undesirable (children 14-16 who went to work solely to add to the family income) -----	117	4.9
3. Charitable relief -----	303	12.6
4. Two or more undesirable sources in the same family -----	148	6.2
Total -----	1,058	44.1

In estimating the cash amounts to be eliminated from undesirable sources of income we used the following basis:

The cash amounts from mothers' work counted as undesirable were cut in half. In other words, it was assumed that the mothers would be able to earn half of what they are now earning at desirable kinds of work without injury to themselves or their children.

The full earnings of children 14 and 15 years old at full time work were eliminated if they went to work solely to add to the family income. Earnings of children working on Saturdays, during vacation and after school hours were all counted as desirable.

Charitable relief was counted as undesirable.

TABLE XIV. MONTHLY INCOME TO BE SUPPLIED IF CASH DEFICITS IN THE MONTHLY BUDGETS OF FAMILIES NOW RECEIVING MOTHERS' ASSISTANCE ARE TO BE MADE UP AND UNDESIRABLE SOURCES OF INCOME ELIMINATED

The total cash deficits (976 families) are -----	\$25,281 71
Since a deficit of \$10 or over was allowed every family to take care of "invisible" sources of income, \$9.90 × 976 was deducted -----	9,750 24
Leaving a net cash deficit to be made up of -----	\$15,531 47
That portion of income derived from undesirable sources which it was considered should be eliminated (1,058 families) amounting to -----	25,091 60
Total monthly balance to be made up by Mothers' Assistance in nineteen counties included in the study -----	\$40,623 07

In other words approximately \$40,000 per month in addition to the present assistance of \$92,399 is needed in the 19 counties in order to insure the minimum necessary income and adequate standards of education and home care.

In order to determine what average monthly grant is needed if the cash deficits now existing and deficits arising from the elimination of undesirable sources of income are to be wiped out, the total deficit was taken in relation to the amount of the present grants. These deficits for the five classes of counties included in the study are shown below.

TABLE XV. PERCENTAGE OF DEFICIT TO GRANTS, PRESENT AVERAGE GRANTS (JULY 1926)\* AND AVERAGE GRANT NEEDED BY CLASSES OF COUNTIES

Class	County	Deficit (Per Cent. of Present Grants)	Present Monthly Grant	Monthly Grant Needed
I	Philadelphia, -----	51.5	\$38 35	\$58 10
II	Allegheny, -----	44.3	39 99	57 71
III	Berks, Lackawanna, Luzerne, Schuylkill, -----	43.2	34 67	49 65
IV	Beaver, Blair, Chester, Delaware, Lancaster, Montgomery, Northampton, Northumberland, Washington, York, -----	30.5	37 43	48 85
V	Cumberland, Lawrence, Lycoming -----	62.3	24 09	39 10

\*Philadelphia county, January, 1926.

Unfortunately, it was not possible to secure information as to sources of income from any counties of the sixth and seventh classes. However, the families in these counties are for the most part in similar circumstances to counties in the fifth class, and 3 fifth class counties were included in the study. It may be safely inferred that the average monthly grants per family needed in the sixth and seventh classes are not radically dissimilar from those needed in the fifth class.

It will be noticed that the average grants per family needed in the rural counties are not so large as in the city and industrial counties due to somewhat lower living costs, especially for rents.

The percentage which the maximum Mothers' Assistance grants bear to the necessary average grants in a given county may be found by dividing the possible average maximum grant per family by the average grant needed. Thus in Philadelphia County the average number of children per family is about 3.5. This would allow a possible average maximum grant per family of \$45. The average grant needed is \$58.10. Thus the maximum Mothers' Assistance grants in Philadelphia would approximate 77 per cent. of adequacy allowing for a deficit up to \$9.99 in each family budget for such families included in the study as had deficits. It will be remembered that Miss Lundberg estimated that the maximum Mothers' Assistance grants in Philadelphia were approximately 71 per cent. to 74 per cent. adequate.

#### 6. What Should Be the Maximum Mothers' Assistance Grant Per Child?

The four studies referred to above unanimously point the moral to the need for an increased maximum grant per child. The evidence accumulated is overwhelming and conclusive. Three suggestions have been offered as to the form which the amendment should take.

##### a. Dr. Rubinow's proposal\*

	Per Month
For the mother and:	
For the first child .....	\$35
For the second child .....	20
For the third and fourth child .....	15
For each additional child (Including an unborn child) .....	10

\*For further details see Report of the Mothers' Assistance Fund to the General Assembly of Pennsylvania, 1924, Department of Welfare, Bulletin No. 14, p. 24.



Dr. Rubinow makes a comparison between the average family budget of the Jewish Welfare Society, his proposed scale for Mothers' Assistance according to the number of children in the family, and the percentage of this proposed scale to the Jewish Welfare budget in the following table:

TABLE XVI. AVERAGE MONTHLY BUDGET PER FAMILY OF JEWISH WELFARE SOCIETY PROPOSED SCALE FOR MOTHERS' ASSISTANCE AND PERCENTAGE RELATION BY NUMBER OF CHILDREN AND TOTAL MEMBERS OF FAMILY

Number of Children	Total Number in Family	Average Monthly Budget per Family	Scale Proposed for Mothers' Assistance Fund	Percentage of Scale Proposed for Mothers' Assistance to Average Monthly Budget of Jewish Welfare Society
1	2	\$55	\$35	63%
2	3	70	55	78%
3	4	85	70	82%
4	5	100	85	85%
5	6	115	95	82%
6	7	130	105	81%
7	8	145	115	79%
8	9	160	125	78%

To quote further from this report:

"In other words, the average scale proposed roughly constitutes 78 per cent. of the actual budgets of the Jewish Welfare Society or about 66 per cent. of the standard budget of the Bureau of Municipal Research. Surely, a scale of benefits which hopes to meet the economic problem fully, cannot go below two-thirds of the normal budget, and yet claim to provide reasonable conditions of living.

"The proposed allowance for families of one and two children provides a smaller percentage of the average budget needed for full support (as computed by the Jewish Welfare Society) than for families of three, four, five and six children, and may be justified by the greater opportunities for supplementary earnings on the part of the mother. Where the children under sixteen number three or more, the opportunity for such earnings is more reduced and outside work on the part of the mother is much less desirable.

"The proposed allowance for families of over seven children also provides a smaller percentage of the average budget needed for full support, but may be justified on the ground that in large families there are almost always one or more working children who are contributing to the income."

It should not be inferred that the suggested maximum assistance would be necessary for all families aided by the Mothers' Assistance Fund. In the majority of families other resources such as earnings of older children or of the mother would make necessary only a part of the possible maximum, but when the law specifies a maximum, if its purpose is to be fulfilled, the maximum must be high enough to meet the needs of at least most of the families having the largest requirements.

If a definite maximum is to be fixed by law it would seem as though the proposed scale could hardly be improved upon for it would be sufficient for the majority of families eligible to Mothers'



Assistance and still guarantee that only a fixed sum per family be spent. The proposal has the advantage of clarity and definiteness. The boards of trustees would know exactly the maximum which might be given and would in a measure be relieved of responsibility beyond the limitation set by law.

It is pointed out, however, that even a scale so generous as proposed would not always provide adequate aid and that the law should be sufficiently flexible not only to meet emergencies as they arise in families from time to time, but in the comparatively few instances when need arises, full support should be provided. Dr. Rubinow's suggestion as quoted above allows from 63 per cent. of full support in families of one child to 85 per cent. in four child families as measured by the budget of the Jewish Welfare Society.

Possibly the next group of families to come within the provision of the law will be the families of men in hospitals for tuberculosis. This group is comparatively small in number, but represents those peculiarly in need of Mothers' Assistance. As a preventive public health measure the state could well extend Mothers' Assistance to such families in order to guarantee to the fathers who go away for sanatorium care that their families would be provided for. (This should not come however until funds are available to care adequately for all families now eligible, as well as for such as this provision would render eligible.) To meet the needs of such families pending the treatment of the father away from home may require for a shorter or longer time a considerable outlay per family, even in some cases full support, particularly if the mother and children are incipient or predisposed cases. But it is cheaper in the long run to give such generous assistance as will guarantee the return to health of these potential social liabilities rather than to give a dole which prolongs the conditions it is intended to cure.

Furthermore, it is also noted that the maximum grants proposed would not in the majority of families be necessary. Partly because of the association of the word "pension" with Mothers' Assistance, a fixed sum tends to give the impression to the beneficiaries and to the public that they are entitled to the maximum, even though their budgets demonstrate a much smaller need. Thus arises the possibility of misunderstanding and the necessity for elaborate interpretation. We recognize this objection to the proposed scale of assistance and it should be entirely clear that the suggestion is made merely on the assumption that the Legislature might prefer to lay down a legal maximum per child.

#### *b. The proposal for an emergency or auxiliary grant*

A second suggestion is that the present maximum grant be retained amending the law to provide for an emergency or auxiliary grant of not over \$30 per family. For the one child family this would allow \$15 over the proposed scale, for the two child family \$5 over the proposed scale, for the three child family it would be the same; for the four, five and six child families it would be \$5 less. This proposal would in general be open to the same criticism as that first made with the further difficulty that the fifty-six different boards administering the law might become easily confused as to what was meant by the amendment, and the conditions under

which the increase might be allowed. A law to be administered by citizen boards including 392 women scattered over a wide geographical area should be completely simple, straightforward and intelligible.

In Wisconsin the Mothers' Assistance law provides that aid "shall not exceed \$15 per month for the first child, excepting in emergency cases where the aid to such first child shall be left to the discretion of the court, and \$10 per month for each additional child." A former judge of the Milwaukee Juvenile Court recognizing that the basic law providing \$15 for the first child and \$10 for each additional child was woefully inadequate to guarantee standards of home care, had interpreted high rents as an "emergency" justifying the application of the emergency provision. A ruling by the attorney general, however, defined an emergency as "any unusual, sudden, or unexpected happening or occasion of combination of circumstances of pressing necessity in the form of sickness, disease or incapacity of any kind which, in the judgment of the court, rendered it impossible for the custodian of the children with the ordinary aid to properly care for them." Under this interpretation high rents did not afford ground for using the emergency provision and the only recourse left is to amend the law.

If the plan of amending the Pennsylvania law by providing for an emergency or an auxiliary grant is to be accepted and if Pennsylvania is to avoid the misunderstanding and confusion which has attended the attorney general's ruling in Wisconsin it would be necessary to so word the amendment as to give to the boards of trustees the most complete freedom in the application of such a provision and the word "emergency" should not be used in connection with it. This would mean that there would be practically no difference in the application of such an increased maximum allowance and the first plan suggested above, except as to the variation of the amounts, and the recognition which is implied in the proposed scale that the maximum assistance as provided in the Mothers' Assistance basic law is fundamentally unsound and should, therefore, be done away with entirely and a fresh start made.

### *c. The proposal to do away with the legal limitation*

The third proposal is that Pennsylvania adopt the plan already in operation in seven other states, among them Massachusetts; that is, that the grant be made in accordance with the need as shown by the family budget. The Mothers' Aid law recently passed by Congress for the District of Columbia provides that "the board... may make an order for a monthly allowance sufficient to insure the proper maintenance of the child in the home with the mother and, if it deems necessary, may impose such condition upon the granting of the allowance as will promote the welfare of the child." This provision has this great advantage over any other method, that it allows for entire flexibility and yet clearly defines a principle of action. In the 7 states which set no fixed limit to the amount of aid per family or per child there has been no tendency towards extravagance in the use of public funds; instead the evidence goes to show that "responsibility is the mother of conservatism." The poor boards of Pennsylvania are not limited by law as to the amount



of their expenditure per family and the boards of trustees administering Mothers' Assistance have proven themselves no less cautious and careful in the dispensing of public money.

The Department of Welfare sends to the boards at regular intervals a standard budget which offers a working guide in computing family budgets. Every petition for aid is approved by the state supervisor so that a double check is insured in addition to the check of public opinion in the counties, one which is very effective and always operative.

## F. THE DIFFICULTY OF ADMINISTRATION DUE TO THE WAITING LIST

### 1. Pressure of the Waiting List on the Active List

The "Philadelphia Relief Study" and Mrs. Tyson's study both show that the pressure of the waiting list as well as the low maximum grant per child is a factor which makes it next to impossible for the boards of trustees to do aught but allow mothers to work even when it may not be for the best interest of the families, and to allow children to enter industry even though they may be physically immature or would profit by further education. In the "Philadelphia Relief Study" (p. 22) Miss Lundberg analyzes the reasons for the reduction of grants for a total of 412 families in Philadelphia from April 1, 1925 to March 13, 1926.

TABLE XVII. ANALYSIS OF THE REASONS FOR THE REDUCTION OF GRANTS IN 412 FAMILIES RECEIVING MOTHERS' ASSISTANCE APRIL 1, 1925 TO MARCH 31, 1926

Reasons for reducing grants .....	412
Child can work (or "should" or "is working") this summer .....	23
Child working .....	43
Child can go to work .....	66
Child 14 years .....	2
Child 16 years .....	6
Mother to work (working full time) .....	7
Relatives to help or mother to go to work .....	4
Mother can work .....	3
Relatives can or should help (or family live with mother's parents) .....	105
Income sufficient .....	47
Child can be out of city part of summer .....	2
Inadequate appropriation .....	2
Others (children may work temporarily, etc.) .....	12
No reason recorded .....	83

She concludes: "It will be noted that almost one-third of the reductions were connected with the employment of children. Presumably some of the children had reached the age of 16 years and were, therefore, taken off the list of dependents provided for by the grant and were expected to add to the family income. In numerous instances, however, the children were apparently under the age limit, but it was thought possible for them to secure work during the summer irregularly. No doubt some of these children returned to school in the fall; others may have been prevented from resuming their education, once having begun to be wage earners. Work during the summer months, in occupations that are not injurious physically is to be commended, providing the children's education is properly safeguarded. But the large proportion of these cases that involved adding to the family income by means of work of children from 14 to 16 years of age, even though temporarily, shows the stress under which the Mothers' Assistance had to be administered in order to give the benefit of the aid to the largest possible number of families in need."

## 2. An Analysis of the Waiting List in Philadelphia as Revealed by the "Philadelphia Relief Study"

### a. General procedure in Philadelphia and other counties.

In general in Philadelphia, Allegheny, the mining counties, and in the majority of industrial and fourth class counties, though the workers do everything they can to put needy mothers on the waiting list in touch with social and health agencies, it is not possible with the very limited staffs to investigate thoroughly the needs of the families on the waiting list beyond securing social and legal information which warrants the assumption that they are technically eligible, that is, that they are widows or wives of insane men with children under 16 having a proper state and county residence—such factors as character, economic assets in the family, ability of relatives to support, etc., can only be established after investigation. As a rule about one-third of the waiting list families disqualify for one or more of the above reasons, but also because the long wait of from one to two years produces "casualties" of one sort or another, some of which could doubtless be averted if help were forthcoming immediately after application.

### b. Applications rejected or withdrawn

The following table from the "Philadelphia Relief Study" (p. 24) shows the reasons for the rejection or withdrawal of applications during the year April 1, 1925 to March 31, 1926. "This represents action taken as a result of investigation at the time when the family has been reached on the Waiting List, usually from one to two years after application was originally made."

TABLE XVIII. WAITING LIST APPLICATIONS TURNED DOWN AFTER INVESTIGATION OR WITHDRAWN—DURING ONE YEAR

Total .....	136
Mother dead .....	4
Mother remarried .....	23
Mother will not give up full-time work .....	1
Mother inadequate caretaker .....	3
Mother unwilling to give up man lodger .....	3
Mother's character questionable .....	6
Mother improper guardian .....	1
Children placed .....	1
One dependent .....	5
Relatives able to assist .....	1
Receiving workmen's compensation .....	2
Federal compensation .....	2
Family with relatives .....	2
Income adequate .....	25
Excess equity .....	16
Excess savings .....	14
Voluntary withdrawal—excess savings .....	1
Voluntarily withdrawn—income adequate .....	2
Eligibility not established .....	1
No proof of marriage .....	3
No proof of husband's death .....	1
Voluntary withdrawal .....	2
Out of county .....	5
Unable to locate .....	7
No reply to letters .....	5

In commenting on this table Miss Lundberg says: "Some of the waiting list cases would obviously never have been placed on the list had the full facts been known, but in many instances the situation at the time of the final investigation would seem to have been



brought on as a result of the long wait for assistance. In this class may be the cases noted as 'one dependent,' other disposition having been made of other children, or children having become 14 years old while the family was waiting for aid. For three families it was definitely reported that the children had been placed in institutions or elsewhere. At least one mother had found full time work more profitable than aid, and several others had solved the question of income for themselves. Some of the removals from the county jurisdiction or failure to locate the families may be attributed to the long wait. Four mothers had died before it was possible to supply assistance to their families. The twenty-three who had remarried had presumably by this means provided for their children's support, but during the interim before the establishment of the new home need for aid may have been acute. It is evident that a very considerable number of 'casualties' occur as a result of the long wait before assistance can be given, and that in perhaps half of the rejected cases there may have been very real need for aid at the time of application."

*c. Length of time on waiting list (April 1, 1926.)*

"Of the total 622 families 45 per cent. had been on the waiting list more than one year. (pp. 26-27).

TABLE XIX. LENGTH OF TIME ON WAITING LIST

6 months or less .....	27%
From 6 months to 1 year .....	28%
From 1 year to 18 months .....	31%
From 18 months through 23 months .....	14%

*d. Time between death of father and application for aid*

"Analysis of the waiting list information in regard to the time elapsing between the death of the father and the application for aid (excluding families in which the father was in an insane asylum) shows a surprisingly large proportion of the families applying for aid less than a month after the father's death. (pp. 27-28).

TABLE XX. TIME BETWEEN DEATH OF FATHER AND APPLICATION FOR AID

Less than 1 month .....	40%
1 month to one year .....	41%
1 and 2 years .....	11%
3 years and over .....	8%

*e. Number of children under 16 years of age*

"The families on the waiting list include 2200 children under 16 years of age. While some of the older children were presumably working and thereby would not be granted assistance, there were approximately 2,000 dependent children on the waiting list—almost as large a number as the total children in the families receiving assistance on the same date." (pp. 28-29).

*f. Extent of aid to waiting list families by relief societies pending their receipt of Mothers' Assistance.*

In considering the needs of the waiting list families it is important to bear in mind that the Family Society, the largest private family agency in Philadelphia, gives no aid to families on the Mothers' Assistance waiting list, except to a small number which were under its care before the father died or became insane.

The "Philadelphia Relief Study" includes such analysis of the families on the Mothers' Assistance waiting list in Philadelphia as was possible from the facts on record in the Mothers' Assistance office which were received from the mothers when they made application and from such relief societies as had aided them during the interval since they applied.

Appendix D of the report deals with the waiting list and concludes as follows: (pp. 15-16) "There were 622 mothers on the waiting list April 1, 1926, some of whom had already been waiting more than a year, all of whom would have to wait more than a year before receiving their allowance.

"It is probable that about one-third were receiving help from some source, public or private. A fourth of the families were known to be receiving such aid when the study was made, and facts ascertainable about a considerably larger number show that probably they received some assistance. Of those at present known to be getting help, however, only about one-third were receiving regular allowances, and it is unlikely that many other families have received such aid. The indications are that the assistance given to the families on the waiting list has been for the most part temporary, or intermittent; not a regular sum to be relied upon, but rather a makeshift given at times of special stress, and subject, very often, to the uncertainty of funds in the hands of the agencies. It can be said definitely, that with the possible exception of the Jewish group, the mothers on the waiting list are not being adequately cared for.

"Approximately 50 per cent of the families on the waiting list had not been heard of since they made application. In this group were, of course, included many recently listed, and some of these will undoubtedly be heard from before their turn comes. Judging from the figures obtained in the study of 150 mothers longest on the list, it is a fair estimate to say that about 36 per cent are not likely to be heard from until they are sought out. This does not mean that they will not need, or will not be eligible for assistance. Many of them have simply understood the necessity of waiting, and are making out somehow, possibly sometimes with occasional assistance, more likely by going to work or depending on relatives. They are the group about whom there are no data and anything said concerning them is merely surmise.

"It is known with considerable certainty that 50 families had received no assistance from any agency, and the records disclosed that many of them had had a very hard struggle to get on. They have been buoyed up by the hope that they will ultimately get an allowance, and were it not for this hope, some certainly would not have been able to hold out so long. An intensive study of these families would undoubtedly reveal many unfortunate results

to the family unit; mothers working who should not be, children forced into industry too soon."

The remarkable fact shown by this analysis is that mothers have made such an extraordinary fight to keep their homes together. In only 14 families were mothers known to have placed their children in institutions and in 6 more families indications pointed that way.

### 3. The Waiting List for All of Pennsylvania

*a. Resources less adequate to assist waiting list families in other parts of the State than in Philadelphia.*

The poor boards give such help to waiting list families which apply to them for aid as accords with their established practices. Many mothers, however, refuse to accept or apply for poor relief and the family societies in the second and third class cities with one or two exceptions are not able to take over any considerable portion of the relief burden involved in the waiting list families.

If the families on the waiting list in Philadelphia were so almost completely thrown upon their own resources, were so almost entirely destitute of outside assistance, no more hopeful conclusion can be drawn for the rest of the state which is far less adequately provided for than Philadelphia with family and children's agencies. It is only too obvious that a very great majority of these families are doing without life's necessities, necessities represented by good food, decent housing, warm clothing; and necessities represented by a mother's care, the protection of home life, and education.

#### *b. The true story of a waiting list family.*

John Summers and his wife, Helena\*, were born in Pennsylvania. John was a tailor and made \$35 a week. They lived in a good, six-room house, had comfortable furniture and were very happy during their married life. John was fond of his children and dressed them well; he was also proud of his wife and extremely good to her. Four children were the result of their union. John died of tuberculosis after being sick a year and a half. Their savings were exhausted and Helena applied for Mothers' Assistance the following month, but like the rest had to wait her turn because there was no money.

She took her children 1, 3, 5, and 7 years of age, home to her mother, also a widow, and she went to work in a factory. Her relatives were themselves dependent and could give no assistance. She and the children occupied one room in the overcrowded house and there was never enough income to provide sufficient food. Helena was a tubercular "suspect" and was warned by her doctor not to go to work. She constantly lost weight, her color became pale and deep circles appeared under her eyes. She pawned all her jewelry, including John's gold watch, and sold the pretty things she had in her hope chest, linens, beddings, etc. Notwithstanding all this she had to borrow \$300 on her furniture. She is the kind of mother who neglects herself in order to give the children the necessary things.

\*The names of the family are fictitious to prevent identification.



A year and a half after John died Helena tried to commit suicide, by drinking poison. She had become despondent seeing her children's needs and her inability to meet them. Fortunately she was restored, and encouraged by the Mothers' Assistance worker who told her her turn would be reached in a few months. Recently a grant of \$50 was made, two years lacking two months after her application.

During the long wait the Mothers' Assistance Fund did everything possible to get relief for her. Some \$200 was collected but in spite of the most heroic efforts Helena is a broken wreck of her old self and her children all but lost the most precious of mortal gifts, the gift of a good mother.

*c. The number of families on the waiting list*

There were on the waiting list May 31, 1926, 2,464 families immediately eligible for assistance. This number represents two-thirds of the entire uninvestigated waiting list as experience shows that about one-third of the families applying for aid are rejected.

*d. Does the waiting list plus the active list give a reliable picture of the number of eligible families?*

The great majority of boards have made an attempt to acquaint the people in their counties with important facts regarding the Mothers' Assistance Fund so that no eligible mother may fail to apply for lack of information. A few boards, less than half a dozen, in number, have for one reason or another failed to take pains in this regard.

As the Mothers' Assistance Fund now aids only about 58% of the total eligible families it is still impossible to ascertain the number of new families which would normally apply each year and the families whose grants would normally be cancelled each year. The percentage of grants cancelled for the period October 1, 1918, to September 30, 1920, was 37.4 of the total number aided; for the period October 1, 1920, to September 30, 1922, the percentage was 27.6; for the period June 1, 1924, to May 31, 1926, the percentage was 30.

No "normal" rate of cancellation can be calculated at this time because of the biennial fluctuation in grants due to the merging of funds from unorganized counties during the second year of each biennium. Neither can a "normal" rate of application be calculated because the long waiting list slows up applications as women do not see the advantage of having their names on a waiting list when it becomes known that funds are gone.

### III. AN ESTIMATE OF THE NEED OF THE MOTHERS' ASSISTANCE FUND

#### A. MOTHERS' ASSISTANCE GRANTS AND APPROPRIATIONS MEASURED BY THE PURCHASING POWER OF THE DOLLAR

In 1915 the total amount of assistance that might be granted to a family of mother and five children was \$36. Measured by the 1913 dollar this was equivalent to \$34.24 in purchasing power. In 1926 a family of five children may receive a grant of \$60 which is equal to the purchasing power of \$34.56 measured by the 1913 dollar.



This means that though there has been an increase in dollars, the family could not buy any more with a \$60 grant in 1926 than it could with a \$36 grant in 1915.

The Mothers' Assistance appropriation was increased to \$1,000,000 in 1921 and was equal to \$564,000 as measured by the 1913 dollar. The 1925 appropriation of \$1,750,000 was only equivalent to a little over one million in terms of the 1913 dollar. In other words the increase in the grants and appropriations have no more than kept step with the depreciation of the dollar.

#### B. AN ESTIMATE OF THE NEED FOR THE FAMILIES NOW ELIGIBLE UNDER THE LAW

The facts submitted by the fifty-six organized county boards as shown in table XXI reveal a total of 2,464 families eligible as of May 31, 1926, for whom there are no funds. The number of assisted families for May 1926 was 3,481, making a grand total of 5,945 families immediately eligible. Table XXI also shows, county by county, the number of families receiving assistance, the number of families on the waiting list estimated to be eligible (two-thirds of the uninvestigated plus all of the investigated families) the estimated average monthly grant needed and the total amount needed per year for assistance plus the administrative allowance of 10 per cent.

It is thus clear that \$4,270,173 would be required to meet the needs of the approximately 6,000 families now eligible to Mothers' Assistance. This includes also the cost of administration in the counties but does not include the upkeep of the state office of the Mothers' Assistance Fund.

#### C. AN ESTIMATE OF THE NEED IF THE LAW WERE AMENDED SO THAT AID MIGHT BE GRANTED TO ALL DEPENDENT CHILDREN WHO COULD BE CARED FOR IN THEIR OWN HOMES

As was noted above the laws of thirty-six states have a broader inclusion than the Pennsylvania law as to types of families which may be assisted. Pennsylvania allows Mothers' Assistance only to widows or "wives of men permanently confined in institutions for the insane." The time must come (but not until the families now eligible are provided for) when the law will be amended to care for other dependent children in their own homes. Miss Lundberg shows that in states where aid is given to all dependent children in their own homes about 78 per cent are children of widows. Pennsylvania already allows aid to children of fathers who are in hospitals for the insane and this group of families numbers about two per cent of the total. That would mean that if adequate assistance were to be rendered to all dependent children in their own homes approximately 20 per cent additional funds would be necessary.

**TABLE XXI. SHOWING TOTAL NUMBER OF FAMILIES RECEIVING AID MAY 31, 1926; ESTIMATED NUMBER OF FAMILIES ON WAITING LIST; TOTAL NUMBER OF FAMILIES ELIGIBLE; ESTIMATED AVERAGE GRANT PER FAMILY NEEDED; ESTIMATE OF BIENNIAL APPROPRIATION NEEDED FROM STATE**

Class	County	Total Number of Fam- ilies Receiv- ing Aid 5-31-26	Esti- mated Number of Fam- ilies on Waiting List 5-31-26	Total Number of Fam- ilies Eligible 5-31-26	Esti- mated Average Grant per Family Needed	Estimate of Biennial Appropriation Needed From State	
						For Grants	For Grants and Ad- minis- tration
I	Philadelphia -----	760	554	1,314	\$58	\$914,544	\$1,016,160
II	Allegheny -----	516	356	872	58	606,912	674,347
III	Berks -----	116	1	121	55	79,860	88,733
	Lackawanna -----	151	164	315	55	207,900	231,009
	Luzerne -----	129	108	237	55	156,420	173,800
	Schuykill -----	150	94	244	55	161,040	178,933
IV	Westmoreland -----	146	153	299	55	197,340	219,267
	Beaver -----	50	46	96	50	57,600	64,000
	Blair -----	61	16	77	50	46,100	51,333
	Cambria -----	59	105	164	50	98,400	109,333
	Chester -----	66	35	101	50	60,600	67,333
	Clearfield -----	58	25	83	50	49,800	55,333
	Dauphin -----	65	35	100	50	60,000	66,667
	Delaware -----	50	52	102	50	61,200	68,000
	Erie -----	55	52	107	50	64,200	71,333
	Fayette -----	52	70	122	50	73,500	81,333
	Lancaster -----	49	18	67	50	40,200	44,667
	Lehigh -----	44	14	61	50	36,600	40,637
	Montgomery -----	52	35	87	50	52,200	58,000
	Northampton -----	51	33	85	50	51,000	56,667
	Northumberland -----	58	69	127	50	76,100	84,667
	Washington -----	55	61	116	50	69,600	77,333
V	York -----	51	23	74	50	44,400	49,333
	Armstrong -----	28	24	52	45	31,200	34,667
	Bradford -----	26	27	53	45	28,620	31,800
	Bucks -----	26	9	35	45	18,900	21,000
	Butler -----	24	12	36	45	19,440	21,600
	Carbon -----	24	23	47	45	15,380	28,200
	Crawford -----	35	1	36	45	19,440	21,600
	Cumberland -----	29	11	40	45	21,600	24,000
	Franklin -----	25	12	37	45	19,980	22,200
	Indiana -----	25	9	34	45	18,300	20,400
	Jefferson -----	35	14	49	45	26,460	29,400
	Lawrence -----	37	6	43	45	23,220	25,800
	Lebanon -----	18	0	18	45	9,720	10,800
	Lycoming -----	26	10	36	45	19,440	21,600
	Mercer -----	28	28	56	45	30,240	33,600
	Somerset -----	27	32	59	45	31,860	35,400
VI	Verango -----	30	12	42	45	22,680	25,200
	Adams -----	12	0	12	40	5,760	6,400
	Bedford -----	14	14	28	40	13,440	14,933
	Centre -----	19	17	36	40	17,280	19,200
	Clarion -----	10	12	22	40	10,560	11,733
	Clinton -----	16	4	20	40	9,600	10,667
	Columbia -----	13	4	17	40	8,160	9,067
	Greene -----	11	7	18	40	8,640	9,600
	Huntingdon -----	16	7	23	40	11,040	12,267
	McKean -----	15	10	25	40	12,000	13,333
	Susquehanna -----	12	5	17	40	8,160	9,067
	Tioga -----	13	4	17	40	8,160	9,067
	Warren -----	10	8	18	40	8,640	9,600
VII	Juniata -----	7	2	9	40	4,320	4,800
	Monroe -----	5	5	10	40	4,800	5,333
	Montour -----	5	0	5	40	2,400	2,667
	Potter -----	7	6	13	40	6,240	6,933
	Union -----	8	3	11	40	5,280	5,867
	Total—all coun- ties -----	3,481	2,464	5,945	-----	\$3,773,316	\$4,192,573

#### IV. RECOMMENDATIONS FOR CHANGES IN THE LAW

One recommendation only is offered at this time, namely that the present limitation of the maximum grant per child be removed. Anyone of the three proposals made (pp 41-45) would give tremendous relief and would cover the bulk of the need. The state supervisor offers as her recommendation "number three," that the amount of the grant allotted to the family be left to the discretion of the boards of trustees. They have demonstrated over and over their economy and conservatism in the administration of the law. It will be remembered that the laws of seven states set no rigid limitation upon the amount of aid, but provide that it shall be sufficient for the minimum requirements of healthful living, taking into account the resources within the family.

As has been noted in previous reports to the General Assembly the apportionments of the state appropriation to the various counties do not, in all cases, coincide with their relative needs because the rate of widowhood and of child dependency in the city and industrial counties is in excess of the rate of population and of the present apportionments and further, the amount of assistance needed per family is higher in the urban and industrial counties than in the very rural districts.

For these reasons, although the apportionments appear to be as equitable as they can be, an appropriation of \$4,000,000 would allow to certain counties an amount in excess of their actual needs while for a greater number of counties the apportionments would still not be entirely sufficient. In order to equalize these factors an appropriation of \$4,000,000 would make necessary a rearrangement of the present "surplus fund" on two important points:-

1. At present the "surplus fund" includes only the apportionments to the unorganized counties. Whatsoever part of the apportionment to any county might not actually be needed should likewise revert to the "surplus fund" and be available for redistribution as part of it. This would mean that every dollar of the appropriation would be put to actual and immediate use.

2. The "surplus fund" should be available within three months after the beginning of the new biennium so that the counties may distribute the extra allotments from this fund over a period of 18 months rather than a period of twelve months, as at present.

Except for the limitations already noted the Mothers' Assistance law is a creative and unique working instrument, in that it has enlisted the services of nearly 400 trustees, women of recognized ability and devotion to their own communities, as unpaid members of the county boards, and through the integration of county and state effort has developed a unified and cooperative program for the care of dependent, fatherless children in their own homes, economical in administration and productive of men and women able to make their own contribution to the common life of the state through work and citizenship.

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Note: The General Assembly of 1927 appropriated \$2,750,000 to the Mothers' Assistance Fund for the biennium June 1, 1927—May 31, 1929. This increase of \$1,000,000 over the preceding appropriation will provide assistance to approximately seventy-six per cent of the families on the waiting list.



# APPENDIX

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## SUMMARY OF A STUDY OF THE ADEQUACY OF RELIEF TO FATHERLESS FAMILIES IN PHILADELPHIA AIDED UNDER THE MOTHERS' ASSISTANCE FUND LAW OF PENNSYLVANIA

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### PART I. INTRODUCTORY STATEMENT

#### A. PURPOSE AND SCOPE OF THE STUDY

The study attempts to answer the following questions:

1. Is the maximum grant permitted by the law sufficient to meet the needs of most of the families now receiving assistance?
2. What amount of money is needed to give adequate aid to the families now being assisted?

This analysis seeks to approach the question of adequacy of relief along the following lines: In Part I are given certain general facts about all the families under care, as to sources of income, standard of living, and deficits in the family budgets. In Part II, certain groups of families are discussed in greater detail. In PART III a general estimate of the need in Philadelphia county is made.

It should be noted that since this summary of the larger report seeks only to supplement the information contained in the report of the state supervisor, a number of sections have been entirely omitted. For a discussion of such terms as "what constitutes adequacy in money grants," "desirable and undesirable sources of income," etc., see the report of the state supervisor.

#### B. GENERAL PROCEDURE IN THE PHILADELPHIA OFFICE

In January, 1926, when the study was begun, the Philadelphia office was caring for about 802 families. The pay roll for the month was \$31,208 with an average monthly grant of \$38.96 per family. The highest grant on the list was \$80, the lowest \$12. One-third of the grants were under the maximum. The remaining two-thirds had reached the upper limit set by law of \$20 for the first child and \$10 for each additional child.

In practice, families are considered in order of application with one exception: the mother of one child is told that while she is technically eligible, in view of the long waiting list the larger families must be assisted first.



On the staff in Philadelphia there are fourteen case workers whose duty it is to visit new applicants, to determine their eligibility under the law, and to assist the families already receiving aid. Every effort is made to open the door of opportunity for a good life to these families through guidance in securing adequate housing facilities, employment, recreation, and special educational services.

### C. NUMBER AND SIZE OF THE FAMILIES

This study includes 783 families\* in receipt of aid, with 2,657 children under 16 years of age. It should be noted that the largest proportion of the families were two and three child families constituting about six-tenths of the total number, but these contained only slightly over four-tenths of the total number of children. A fourth of the families had two children each, with but 15 per cent of all the children; a third of the families were three-child families and held about 30 per cent of all the children; 40 per cent of the families, with four or more children apiece, accounted for 55 per cent of the total number of children. That is, the large family is statistically and socially important, the crux of the Mothers' Assistance procedure.

### D. FAMILIES WITH MONTHLY DEFICITS IN THEIR BUDGETS

About 40 per cent of the Philadelphia families had monthly deficits in their budgets of \$10 or more a month. These deficits were distributed over all the families, but increased in number with the increase in the size of the family.

In the 526 families receiving maximum grants, the average deficit was \$11.83 a month; in the 257 families receiving less than the maximum grant, the average deficit was \$6.63. Even with income from undesirable as well as desirable sources, the average "maximum grant" family was therefore receiving about \$12 less than the amount estimated by the case workers as the minimum necessary for family support.

When the size of the deficits was considered, it was found that 46 per cent (242) of the "maximum grant" families had monthly deficits of \$20 or more. Out of this large deficit group 65 (12 per cent of the "maximum grant" families) had deficits of \$30 or more. When this group was analyzed it was found that in fifty-two of the families the deficits seemed to be permanent—that is, there appeared to be no possibility of developing any additional source of income, at least from within the family itself.

While the group of "sub-maximum grant" families seems fairly large—257 in number—it should be remembered that more than three-fourths of them receive grants just under the maximum. Only sixty-seven of these families have deficits of \$10 or more.

A total of 1,130 children—42.5 per cent of all the children under care—are living in families whose budget deficits are \$10 or more a month. In the large families, having five or more children, there are 755 children in all; 442 of these children—58.5 per cent—live in families whose budget deficits are \$10 or more a month. Of the total number of children under the care of the Philadelphia Mothers' Assistance Fund, 33-1/3 per cent are living in families receiving the

\*19 of the 802 families assisted in January were discontinued in February and so not included in this study.

maximum grant, whose budget deficits are \$10 or more a month; and 50 per cent of the children in the "maximum grant" families, taken separately, are living in families whose monthly budget deficits are \$10 or more.

In general, a deficit as large as \$10 a month in a "necessity" budget is almost inevitably a source of danger. While it is true that some families have "invisible resources" in the way of aid from relatives, unreported savings, etc. that help to make up those deficits, it is equally true that in the great majority of families the records and schedules, along with the observations of the workers, show that these deficits are very real. In some cases they indicate an actual lack in the necessities of life; in others, an effort to make up the deficit by income from undesirable sources.

#### E. DESIRABLE AND UNDESIRABLE SOURCES OF INCOME IN MOTHERS' ASSISTANCE FAMILIES

By an undesirable source of income is meant one that is apt to contribute to the break-down rather than the upbuilding of family life; one that robs the children of health, a mother's care, adequate education, or the sense of self respect.

When the family budget is made up, the question arises as to the sources from which this income should be derived. That is, the gap between the grant and the budget must be filled from sources within or outside of the family.

Only twenty-seven of the families were living on the grant alone. There may have been some undiscovered sources of irregular income, but most of these families lacked the necessities of life. For some of them the workers were making every effort to organize private relief; for others relatives who could ill afford to do so were sending in food, paying rent, etc. Because of the small number, these families were not studied as a group; it may be admitted without question that no family could live on the grant alone.

##### 1. Relatives

In only fifty-one families—6.5 per cent—was there a record of regular contributions from relatives. (Such aid may be regarded as a desirable source of income.) This number does not include relatives who have shared their homes with assisted families, or who help in emergencies. While relatives are the most natural source of aid, they usually come from the same economic group, and by the time the family can be accepted for assistance their help may be either exhausted or withdrawn.

##### 2. Older Children

Older children contributed regularly in 259 families—33 per cent of the total number. This is of course a desirable source of income in practically every case.

##### 3. Work of Mother

In 464 families—59.3 per cent of the total number, the mother adds to the income by paid work. Almost as many mothers with five, six and seven children make some contribution as do those with smaller families. 40.7 per cent of the women do outside work, the remainder do some form of home work, including "industrial home

work." It is evident that the mother's work may be desirable or undersirable as a source of income, according to the conditions under which it is done.

#### 4. Younger Children

The employment of children between the ages of fourteen and sixteen adds to the family income in 127 families—16.3 per cent of the total number. In most cases this may be regarded as an undesirable source of income. The percentage of families with income from this source rises from an almost negligible number—4.6 per cent—of the families in the two-child group to 50 per cent of the families in the six and seven child group. While there are more children of this age in the larger families, there is also a marked tendency for the child from the large family to go to work younger.

#### 5. Contributions from Charity

One hundred and thirty-four families—17.1 per cent of the total number—were receiving regular supplementary charity from some source. In practically every case this may be regarded as an undesirable source of income.

In a few instances there was another source of income—a lodge, union, religious order, etc.—but in the main these five sources are those from which income is derived. Three of these sources—"The Work of Mothers", "The Work of Younger Children", and "Contributions from Charity" are discussed in detail later.

#### F. A COMPARISON OF THE PRESENT INCOME OF THE FAMILIES WITH THEIR INCOME WHEN THE FATHERS WERE ALIVE

The question frequently arises, in connection with relief giving, as to what the standard of living was in the families during their period of independence. Little accurate information on this point is available. Many of the fathers had impaired earning power due to long illnesses, chronic disabilities, alcoholism; some were deserters. Some of the families had always lived in poverty.

In the 648 families where the wage of the father was given, the present income, in 54 per cent of the families, is equal to or slightly above the father's wage. In 46 per cent it is below. The chief significance of this statement is that it indicates, if proof were needed, that these assisted families are not raised by the grant above the economic group in which they have always lived.

#### G. A COMPARISON OF INCOMES IN ASSISTED FAMILIES WITH OTHER COMMUNITY BUDGET ESTIMATES

At the time of writing, no "standard budget" is generally used among the relief agencies of Philadelphia. Dr. I. M. Rubinow of the Jewish Welfare Society has probably done the most careful work on this subject. He reckons that "an ample budget for widow and children would require an average of \$17.35 for a child per month and \$19.70 for the mother."\*

\*Department of Welfare Report to the General Assembly of Pennsylvania of the Mothers' Assistance Fund Bulletin 14, page 18, 1924.



There were 257 "maximum grant" families with all the children under sixteen, living alone. When the incomes in these families were checked by Dr. Rubinow's figures, it was found that in the two-child families 88.5 per cent of the families attained his standard budget; in the five, six and seven child families only 44.9 per cent attained it.

The Bureau of Municipal Research estimates that "The annual cost of maintaining a workingman's family in Philadelphia at June, 1925, prices, is about \$1,939.46."\* The family is considered to consist of man, wife and three small children. In applying this estimate to incomes in Mothers' Assistance families, it should be remembered that one member of this family was a man, and also that the budget for the dependent family is usually reckoned on a lower basis than that of the independent wage-earner. However, it is significant that only sixty-nine Mothers' Assistance Fund families of all sizes (less than 9 per cent of the total number) achieved this Bureau estimate of \$161.62 per month, although 320 families—40 per cent of the total—have five or more members.

#### H. THE SIGNIFICANCE OF THE LACK OF ELASTICITY IN THE GRANT

The practice of setting a maximum grant per family or per child, by law, is an artificial and unscientific method of checking unwise expenditures. It is based on the fear of sentimental generosity in individual cases, or of political interference in administration. When it is low it prevents any consideration of the actual needs of a family, and strikes especially hard at the family where, through sickness of the mother or curtailment of other sources of income, more money is needed, temporarily or permanently, to meet the deficit in the necessary budget.

Of the 783 families studied, 526 or 67.2 per cent were receiving the maximum grant permitted by law. In addition, 18.5 per cent had a range of only ten dollars or less under the maximum, that is, in only 14 per cent of the families was the grant sufficiently under the maximum—\$15 or more—to permit an appreciable increase in case of sickness, unemployment or other need. In any emergency requiring extra money there would be no solution for almost 86 per cent of the families except for the case worker to go out to the private agencies to beg for aid.

Even in the "sub-maximum" families when the deficits are subtracted there is a "margin of elasticity" of only eight dollars a family. That is, for the great mass of families, relieved on a "necessity" basis, the maximum grant now fixed by law is too low to meet any of the common human emergencies.

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\*Corrected by the cost of living index number of the U. S. Bureau of Labor Statistics for Philadelphia on the basis of the study "The Cost of a Workingman's Standard of living in Philadelphia" at March, 1923, prices: Citizens Business, No. 567, Bureau of Municipal Research, April 5, 1923.



## PART II. A DISCUSSION OF THREE "QUESTIONABLE" SOURCES OF INCOME IN MOTHERS' ASSISTANCE FUND FAMILIES

The following sections present certain facts in regard to three of the sources of income in assisted families that in individual instances may be either desirable or undesirable.

### A. THE CHILD WHO MUST EARN

Public policy in regard to the education of the dependent child differs widely in Pennsylvania, from the endowed institution that assists some children to secure even a college education, to certain "Overseers of the Poor" who take for granted that dependent children must work as soon as the law permits.

The Pennsylvania Mothers' Assistance Law makes a wise provision in this regard, in adjusting its conditions to our compulsory education and child labor laws. It provides that the aid shall not continue:

"beyond the time when any child under the provisions of the law may secure employment, excepting where the child is physically unable to earn wages, or is at school with satisfactory record of attendance and scholarship, in which case payments shall continue until such child has reached the age of sixteen years."

While the above statement gives the trustees a wide discretion in decisions with regard to doubtful cases, the law seems clearly to favor schooling for the child until the age of sixteen. On general principles, too, it seems fair to assume that the children in these assisted families should have as good an educational chance as the average child; and the "average" child in Philadelphia stays in school until sixteen.

In Mothers' Assistance families there are 369 children between the age of fourteen and sixteen, 127, or 34.4 per cent of these children are at work. In Philadelphia County only 10.4 per cent of all the children between these ages are at work.

School Districts 7 and 9 have the largest number of working children in proportion to those in school. In these districts live many textile workers, a group known for uniform working class standards of living. Yet even in District 9 only one child in six is at work, and in District 7 one child in seven. That is, even in the most intensely industrialized districts of the city the "average" child has twice as good a chance to continue in school until sixteen as the Mothers' Assistance child.

It was also found that a disproportionate number of Mothers' Assistance children left school at 14 to work. In Philadelphia as a whole, there are two working children who are 15 years of age for one who is fourteen; in the Mothers' Assistance families, four out of five of the working children are fourteen years of age.

These working children are not all dull children. Many seemed capable of making a higher grade in school, as far as their past record indicated. Only eleven out of the 102 that were studied in-

tensively left school in the VI B grade, the lowest grade at which an employment certificate can be secured. The rest were scattered through the seventh and eighth grades, and fourteen were in the high school. Out of eighty-eight who left when they were exactly fourteen, ten were in the high school.

In considering the reasons why children left school the relation between their going to work and the lack in the family budget became apparent. In all but twelve of the one hundred and two families there were deficits in the budget. In sixty-nine cases financial need was the one reason given for leaving school; in eleven more it was mentioned as one of two causes, the other being the children's indifference to school. Even with the children, twenty-two in number, who "did not like school"—(this number included four truants) financial need may have been a factor, since in fifteen of these families there were deficits in the budgets.

In the Philadelphia office there has been the closest co-operation with the White Williams Foundation, and through their scholarship fund every effort is put forth to keep the brighter children in school. But when scholarship funds are exhausted and the maximum grants have been given, there is no alternative, if the need of the family is great, except to take the children out to earn.

The later industrial history of these children was similar to that of working children described in other studies.\* Employers do not want these half-educated, untrained children, who must have a day off each week for continuation school. The jobs they get have no future and little educational value. Thirty-three of these 102 children started in errand or messenger work; forty-four in factories of various kinds. The remainder were scattered through trade and commercial, domestic and personal service. It is an interesting fact that while duller children in later years tend to enter the less skilled types of machine industries, these are the very kinds of occupations forbidden by law, on account of their danger, to younger children. That is there is little opportunity for apprenticeship training even in less skilled jobs.

Even if children worked full time without the usual periods of unemployment and slack time, their contribution to the family budget did not exceed from three to four hundred dollars a year. The maximum earnings of two-thirds of the Mothers' Assistance children fell within these limits. That is, the weekly wage lay between six and eight dollars.

In more than half of the families—56.1 per cent—the grants were maximum when the children left school for work; in others, through inadequate funds, the grants had been cut before the children left school. Because of the economic pressure, these children were not individualized to a degree that enabled us to tell how many might have profited by further schooling, and how many had reached their "mental limit." It is, however, highly probable—judging by what information was given—that ninety of these 102 children could have taken more schooling. The small sum of \$250 or even less, added to the yearly income of the family, would have tided these children at least through the grades and in some cases well along in high school before their sixteenth year.

\*"The Industrial Instability of Child Workers"; U. S. Children's Bureau Pamphlet.

As a basis for discussion, the following simple procedure is suggested, as related to the question of whether a child should be taken out of school to earn:

1. The general principle, as stated in the law, shall be adhered to. That is all children with "satisfactory records" shall be kept in school until sixteen. The mothers and children shall be informed of this policy and shall understand that children are encouraged and expected to remain in school unless there are sufficient reasons to the contrary which have been considered and passed upon by the board.

2. If a child's record is poor, his teacher shall be consulted and special study given to the home situation, to determine whether any influence or need in the family is dragging down his scholarship.

3. If a child seems to have reached his "mental level", a careful intelligence test shall be given. It should include vocational guidance, and on it shall be based the final decision as to whether it is best for the child to leave school.

The successful application of the above procedure is of course dependent upon adequate assistance.

## B. WORKING MOTHERS

### 1. Mothers Who Earn Outside of Their Homes

Philadelphia is a city of women workers. With its great textile districts and extensive development of the clothing industry, it is not surprising to learn that the census figures show almost a third of the women workers of the state concentrated in that one county alone.

Mothers' Assistance widows, like other working women, have in many instances worked through their girlhood, their married life and their widowhood, with short periods of unemployment during the years of childbearing. When they receive the grant, it is highly desirable that many of them should continue to supplement by paid work. There is unquestionably a certain mental therapy for depressed women in paid work away from home, and the value of a sense of independence gained in shouldering one's own economic burden is not to be denied. However, when the welfare of children is involved, and the pressure of need is great, it is evident that the work of the mother may be pushed over from the "desirable" into the "undesirable" sources of income.

Four hundred sixty-four mothers about three-fifths of the total number, are doing some kind of paid work. This number is quite evenly distributed among the large and small families, with only a slight falling off in the large families. Even in families with six or seven children under sixteen half the mothers are supplementing the grant.

Of the 326 women 40.7 per cent who work away from home, 242, 30 per cent of the total number of mothers, are away at least three days a week, and 97, 12.3 per cent are away five days or more. Beside these away-from-home workers 138 mothers earn money at home, some of them at work as hard as outside work, and lacking the better wage and the stimulus of companionship among group workers.



A careful reading of records and schedule seemed to indicate that the success of the working mother, if she has three or more children, depends on whether she has left a substitute for herself in the home. For the mother with one or two children, the day nursery may meet the need, the bad weather, sickness, quarantines and distance from home must all be reckoned with when day nursery care and industrial work are dove-tailed together. Only seven of the mothers were using a day nursery regularly. Sixty-eight of the ninety-seven full time working mothers were studied, with a view to getting material bearing directly on the situation in the home when the mother works. It was found that fifty-eight of the sixty-eight had gone to work before the grant was given, and thirty-two of this number had been at work at least two years before aid was granted. The approximate yearly earnings of fifty of the sixty-eight were \$700 or under. Only one woman made as high as \$1,100 a year.

The care of the children in these sixty-eight families is of course the main concern of the Mothers' Assistance Fund. They were cared for in various ways:

	Families
By a grandmother or relative in the home .....	26
By relatives living near by .....	15
By day Nursery .....	7
By no care .....	20

These full-time working mothers had a total of 284 children under sixteen. None of the children were very little, as there is a delay of from 18 months to 2 years, due to the inadequate appropriation, before a fatherless family is given the grant. The children were distributed as follows:

	Children	Families
In two-child families .....	74	37
In three-child families .....	114	38
In four-child families .....	60	15
In five-child families .....	30	6
In six-child families .....	6	1
Totals .....	284	97

When the schedules of the above families were studied, it was found that the workers considered the children safe and well-cared for in 26 of the families. In twenty-four of these there was a grandmother or relative in the home; in two instances the children were in a day nursery.

In two of the remaining nursery families older children were excluded and ran the streets until the return of the mother. In the remaining three nursery families there was such a lack of necessities in the home that while the children were safe they could hardly be reckoned as well-cared for.

While the children in fifteen families were supposed to report to relatives or neighbors living near, the statements of the workers showed that this care was most desultory. In twenty families the children had no care at all, and in eleven of the twenty the situation was definitely bad; children were unkempt; tardy; truant.



While no one could possibly define how much of a mother's time a child needs, it was certainly true that in more than half of these families the children needed more care than they were receiving. There is also a question of how much hardship a child should stand, even when the hazard has no definite moral connotation. There were occasional instances where sick children were left alone during their mothers' absence.

No statistical material was gathered for that larger and more shifting group of mothers working part time. The records showed every type of part-time occupation.

## 2. Mothers Who Earn at Home

"Industrial home work" is the name applied to the various types of factory and shop work that are done in the home. It includes such processes as felling coats, beading dresses, making artificial flowers. It should not be confused with the more desirable "custom" work, such as hair-dressing, where the worker makes a direct bargain with her customer.

Out of 138 mothers doing home work of various kinds, fifty-six, —40 per cent were doing "industrial home work." About sixty widows seem to do "home work" at any one time, tho this number probably rises much higher at special seasons. Of the fifty-six studied, forty-six were working the equivalent of three days or more a week; ten were working full time (54 hours) and at least three of the ten were breaking the law, as to hours. Yet three-fourths of these women made less than 17 cents an hour, and nine-tenths less than 25 cents. A number of instances of child labor were noted. Forty-six of the fifty-six earned \$5 or less a week.

There are a number of other reasons why industrial home work for Mothers' Assistance widows is in most cases an "undesirable" source of income. One is the fact that it is highly seasonal. One week the worker must work far into the night, the next week there may be such a scant supply of material that her income is halved; the following week there may be no work at all. The wage also varies, so there is no way to reckon the income except from day to day.

Women who do home work are apt to be untrained, slow and handicapped by lack of English. Yet this form of employment increases some of the very handicaps that force the mothers into it. The foreign born mother especially has a peculiar need of outside stimulus and interest, if she is to understand and control her children without the help of her husband. If to her natural tendency to stay too closely at home is added the necessity for working long hours alone, she is plunged into an isolation that is almost unrelieved. Furthermore as stated by Dr. Agnes Byrnes\* in her study of "industrial home work" in Pennsylvania the home is likely to be turned into a factory, with all the old time evils of "speeding up," night work, unregulated hours, bad sanitary conditions. Child labor is almost inevitable and is well-nigh unpreventable. The effect on the workers' health is marked. The home worker is gen-

\*Industrial Home Work in Pennsylvania. Dr. Agnes Mary Hadden Byrnes, prepared through the cooperation of the Department of Labor and Industry, Commonwealth of Pennsylvania, the Consumers' League of Eastern Pennsylvania and the Carola Woerishoffer Graduate Department of Social Economy and Social Research, Bryn Mawr College.

erally paid a low wage. She frequently furnishes tools, and carries "over-head," such as light and power; she bears the burden of damage to material. She furnishes transportation of materials in many cases.

The recommendation is made that the proceeds from "industrial home work" be eliminated as a source of income in Mothers' Assistance families by planning and providing an adequate income without it. The adoption of this principle would cost little money, since the wages are so small, and the trustees and case workers could then discourage it, at least in the homes in which it is doing the most harm. This cannot be done until the grant is sufficiently large to substitute good money for bad. If mothers now doing "industrial home work" are able to earn something an attempt should be made to find work which will give stimulating contact and which pays a reasonable return for service rendered.

The following standards, due to the need for safe-guards on the work of mothers are suggested as a basis for discussion. It is perhaps unnecessary to say that the grant would have to be more elastic to meet them.

1. A mother with three or more children shall not work more than three days a week outside the home unless there is a caretaker in the home.

2. A mother with five or more children under sixteen shall be regarded as already doing a full time job, and unless there is an adult in the home to relieve her shall not be expected to supplement with paid work.

3. The grant shall be raised to cover loss of work on the part of the mother due to her own or a child's illness, or a child clearly needing her care at home. Some provision shall be made for replacement of a mother's wage during a period of unemployment, perhaps on a two-thirds wage basis.

4. Day work must be substituted for night work, and, in most cases, "industrial home work" shall be replaced by other work. "Night work" shall include evening work if there is no adult over sixteen in the home.

### C. SUPPLEMENTARY RELIEF FROM PRIVATE CHARITY

On account of the inadequacy of the appropriation and the meagerness of the maximum grant, it has always been necessary for the various county boards of trustees to solicit aid for widows' families from both private and public charity. However, private family agencies are budgeting for their own needs, under the federation plan, in many cities, and are coming to feel that the state has no right to ask them to supplement a public grant out of private funds. On the other hand, overseers of the poor and other guardians of public funds feel in turn that since the state has assumed the responsibility for the care of widows' families and has provided a special state-and-county fund for it, they should not be asked to dip again into county funds for additional money.

During the last few years supplementary support for fatherless families seems to have been increasingly hard to obtain in Phila-

delphia County, and when it is secured it is apt to be scanty and irregular in character. Several of the best relief agencies refuse to supplement longer, partly for lack of funds, partly because of the principle stated above. Except for the churches, special funds in Women's Clubs and a few small relief agencies there are almost no sources of outside relief. The amount of time the case worker must expend in securing this relief must be reckoned as an economic loss.

The above paragraph is not true of the Jewish agencies, whose supplementary aid is both adequate and regular. The Jewish Welfare Society and the Orphans' Guardians supplement generously—so generously that they are giving to widows' families a total amount greater than the amount of the grants. That is, in economic reality it is the Mothers' Assistance Fund that is the supplementing agency in Jewish families.

Of the 134 families receiving supplementary charity, seventy-five were non-Jewish, fifty-nine were Jewish. In Jewish families the average Mothers' Assistance grant was \$40.85. The supplementary grant from Jewish agencies averaged \$47.56 per family; the supplementary grant from non-Jewish agencies was only \$13.27 per family.

The cost of replacing this supplementary aid to Mothers' Assistance families would not be great. It would seem that the time when such replacement will be demanded is near.

### PART III. A GENERAL ESTIMATE OF THE MONEY NEED IN MOTHERS' ASSISTANCE FAMILIES NOW RECEIVING AID

While Philadelphia County is included in the general estimate of need (see page 53 of state supervisor's report), an effort was made to try to discover what it might cost, if sufficient funds were available, to wipe out certain undesirable sources of income. While the following statement makes no claim to absolute accuracy in every detail, since that could be achieved only after an exhaustive study of every family, and consultation with the case worker, it is significant that this case-by-case consideration on the basis of schedules filled out by the workers arrived at results so nearly in accord with those reached by Mr. Frankel and Miss Lundberg.

#### "Replacement" Costs of Undesirable Sources of Income in 783 Philadelphia Families.

(Computed on monthly basis)

To keep 90 working children in school until sixteen (one child in ten going to work) at \$20 a month .....	\$ 1,800.00
To eliminate "industrial home work" in 50 families, at \$12 a month .....	600.00
To eliminate charity from 75 families* .....	995.16
To reduce the full-time work of 35 mothers to part-time, in families where the children are now neglected at \$30 apiece .....	1,050.00
To reduce the work of 52 part-time working mothers where the children are now neglected—at \$30 apiece .....	1,560.00

\*This number does not include Jewish families (see discussion above).



To reduce the over-work of 114 mothers

- a. 75 over-worked mothers—work reduced one day a week, at \$2 a day 300 days a month) .. 600.00
- b. 39 mothers with five, six and seven children, permitted to give up 118 days of outside work—at \$2 a day ..... 236.00

To eliminate two or more undesirable sources of income from 72 families, at \$40 a month apiece. .. 2,880.00

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Total .....\$ 9,721.16

Net cast deficits .....\$ 5,566.90

Total amount needed to eliminate all undesirable sources of income and deficits in budgets in excess of \$9.99. \$15,288.06

This means that the 783 families, now receiving an average grant of \$38.96 a month, should receive \$19.52 more; which would bring the average grant up to \$58.48 a month. On this reckoning, in order to meet the needs of the 1,314 families eligible for assistance, a total amount of \$1,024,558 is needed for Philadelphia County.



